

**where we stand:
community indicators for metropolitan philadelphia**



mpip2008 metropolitan philadelphia indicators project
a project supported by the william penn foundation and temple university

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Introduction and Acknowledgments

This edition of *Where We Stand* marks a departure in the way we assess the quality of life in the communities of our region. In prior editions, we presented dozens of indicators, modifying the items included in different years so that each edition presented a slightly different combination of indicators. This year, we launch a new approach, which will be more compact, more easily scanned by our readers, and more consistent over time.

We identified eleven dimensions of community life and selected only a few critical indicators to tell us where we stand as a region and within individual local communities. Each section of this report shows you how greater Philadelphia ranks in comparison with eight other metropolitan regions, four of which are flourishing regions that may serve as models (Boston, Chicago, Minneapolis, and Phoenix), along with two older industrial areas similar to ours (Detroit and Cleveland), and two regional competitors (Baltimore and Pittsburgh). Each section also portrays patterns within our region, which we define as the central cities of Philadelphia and Camden plus the suburban counties of Bucks, Chester, Delaware, and Montgomery in Pennsylvania, along with Burlington, Camden, Gloucester and Salem in New Jersey. We hope to

provide annual updates for the indicators contained in this publication in order to track changes in our communities, identify strengths and focus attention on problem areas. The data presented are the most recent available.

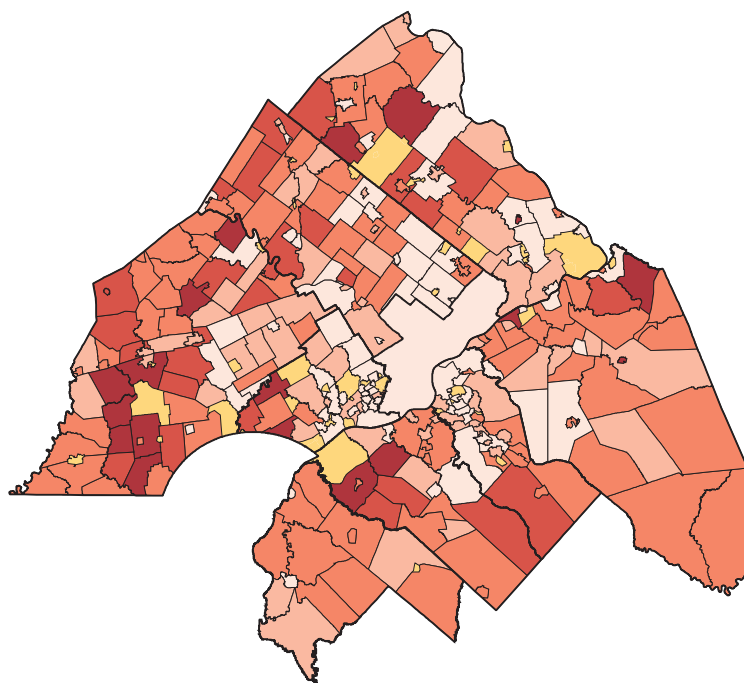
You can find maps and underlying data for these indicators, as well as links to additional information sources on our website (www.temple.edu/mpip). We invite you to visit this website periodically to find updated information.

We wish to acknowledge the colleagues who helped us decide which indicators to feature in our new format: Jolley Bruce Christman at Research for Action, Nick Crosson at Greater Philadelphia Cultural Alliance, Tim Evans at New Jersey Future, Phil Hopkins at Select Greater Philadelphia, Lynne Kotranski at Philadelphia Health Management Corporation, Ed Wilson at 10,000 Friends of Pennsylvania, and Steven Wray at the Economy League of Greater Philadelphia.

Finally, we express our deepest appreciation for the support and advice provided by The William Penn Foundation, particularly Gerry Wang, Shawn McCaney, Helen Davis Picher and Patrick Sherlock.

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MAP 1.1: Regional development: building permits per 1000 residential units, 2006

Source: U.S. Census, Housing Permit Data, 2006.

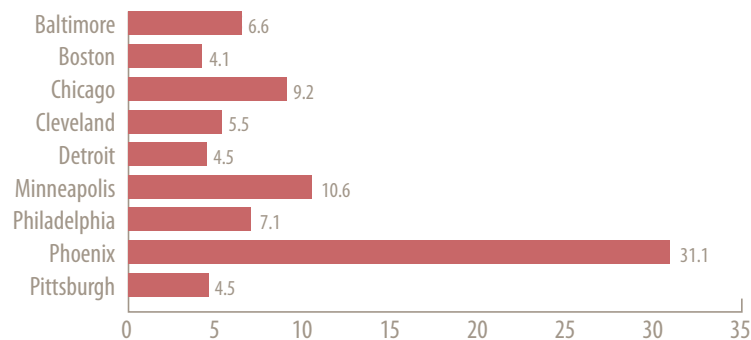


FIGURE 1.1: Building permits per 1000 residential units, 2006

Source: U.S. Census, Housing Permit Data, 2006.

Regional Growth

The Philadelphia region is a mix of dense cities, suburban developments, and small towns. These disparate communities share an underlying economy and many of the same developmental pressures, as construction and population patterns shift across the region. Some communities expand, while others grapple with questions of decline and renewal. The combined pressures of farmland conversion and core community revitalization continue to change many communities; simultaneously, others wrestle with population decline and pressures for redefining their future.

The physical development of the Philadelphia region is most clearly seen in its pattern of residential construction (**Map 1.1**), measured by the number of permits generated in 2006, per 1,000 existing housing units. The region evidences continuing development pressures in its outer suburbs, particularly in the northern and western

suburbs of Montgomery and Chester counties. Significant development activity is also present within the New Jersey counties of the region, but is less concentrated in any one area, with the possible exception of the area around Mullica Hill and Swedesboro in Gloucester County. Some communities registered no permit activity in 2006, which may be linked to limited development in the future.

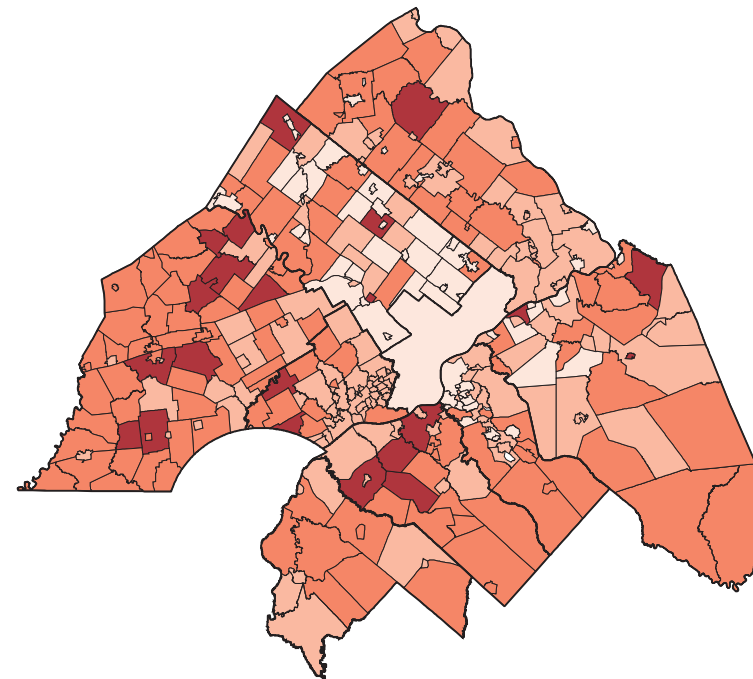
Uneven population growth is the norm across the region, with many communities continuing to lose population as others grow at a striking rate.

In **Figure 1.1**, we can see that the region's position with respect to its comparison metropolitan areas places it just above the middle of the distribution. Not surprisingly, Phoenix far outstrips the rest of the areas, with Chicago and Minneapolis showing

higher rates of residential construction. These data reflect the frequently mentioned sense that these are expanding regions. Boston, however, shows a strikingly lower rate of new residential construction.

Uneven population growth is the norm across the region, with many communities continuing to lose population as others grow at a striking rate. **Map 1.2** presents a continuing pattern seen in previous reports—the region’s older communities, in both urban centers and inner ring suburbs, continue to experience population declines, while communities that are located in more recently developing sections are the major centers of growth in the area. Sampling errors associated with these estimates limit meaningful comparisons of population changes within individual communities; the map is intended as a graphic display of the overall regional pattern of population change.

Population growth patterns reflect the pattern of new residential development. The region exhibits slow population growth overall, irrespective of whether we use our traditional regional boundaries (a growth from 2005 to 2006 of 0.3 percent) or the Census Bureau’s expanded metropolitan area (which includes New Castle County, Delaware and Cecil County, Maryland), which shows a larger increase, 3.2 percent. **Figure 1.2** examines the population growth and decline data for our comparison metropolitan areas, using the expanded metropolitan regions used in the American Community Survey. The Philadelphia region’s increase is lower than that of the two robust growth areas of Phoenix and Boston, on par with Minneapolis, but ahead of the remaining metropolitan areas. Using this geographic definition, the region fares much better than it would if we limit ourselves to the older definition of the region.)



MAP 1.2: Percentage change in population, 2005–2006

Source: U.S. Census, Population Estimates, 2005–2006.

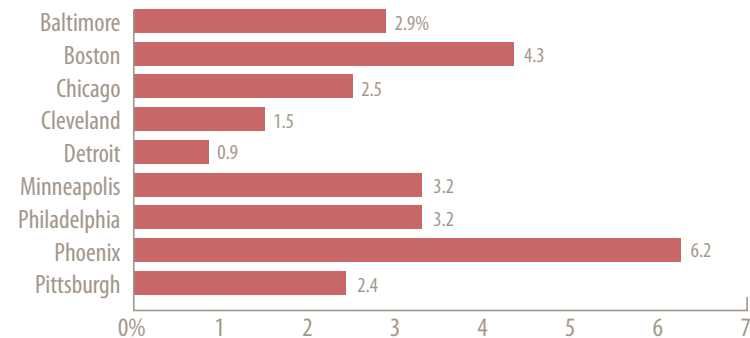


FIGURE 1.2: Percentage change in population, 2005–2006

Source: U.S. Census, American Community Survey, 2005–2006.

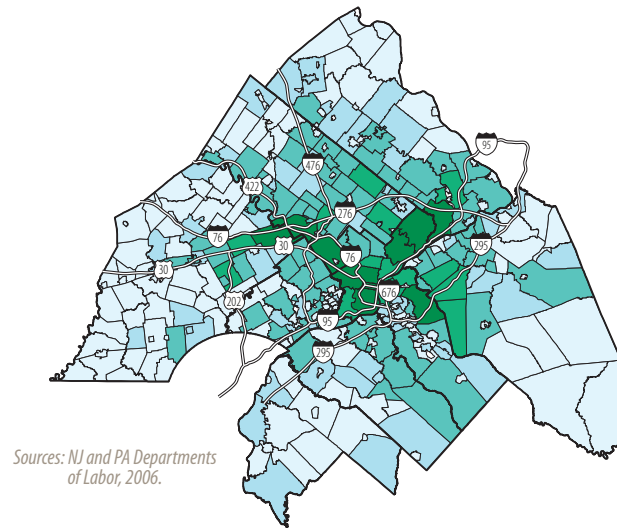
Regional Economy

Patterns of employment are central to understanding communities' well-being. Where jobs are—and, in particular, where “good jobs” are—are major forces shaping communities' futures. Using data from employers' unemployment compensation reports to New Jersey and Pennsylvania, we examine these questions in this section.¹

The region's employment is now widely decentralized, chiefly organized around its major roadways. As **Map 2.1** reveals, many of the region's jobs, although dispersed, are concentrated in a minority of its communities. Most of these communities lie along either an arc shaped by the interstates I-76, I-276, I-476, and I-676 or an arc carved by I-95. The 25 communities with at least 20,000 jobs account for 48 percent of the region's employment, and almost 10 percent of all jobs are in Center City Philadelphia.

Definitions of “good jobs” typically start with how well they pay. To examine where the good jobs are, we computed the median annual earnings of the jobs for all communities with at least 100 jobs.² **Map 2.2** shows that where jobs are concentrated is not necessarily where the highest paying jobs are. While it is clear that high paying jobs follow the curve defined by I-76, I-276, I-476, and I-276, U.S. 202 and Rt. 422 also are important. In the case of U.S. 202, we see good jobs clustered on both the Delaware and New Jersey borders, suggesting that the border municipalities are benefitting from growth spilling over from the job centers in these states. The high paying jobs in the communities along Rt. 422 arise from growth spreading out from the King of Prussia area. The I-95 job arc **Map 2.1** is less evident in **Map 2.2**.

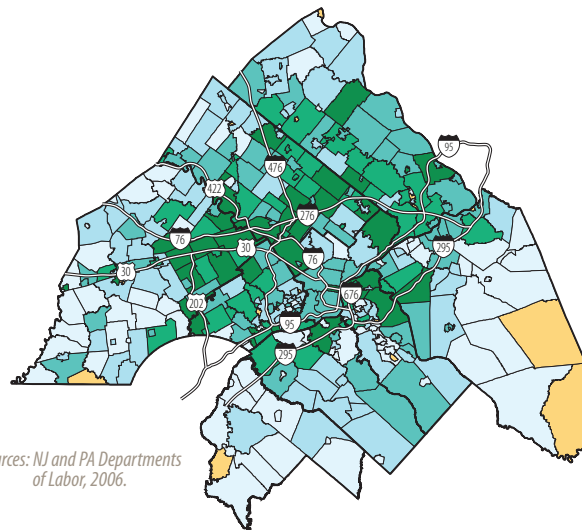
In recent years, efforts to stimulate jobs in the “creative economy” increasingly



Sources: NJ and PA Departments of Labor, 2006.

110 to 2,000 2,001 to 5,000 5,001 to 20,000
20,001 to 35,000 35,001 to 79,526

MAP 2.1: Number of jobs, 2006



Sources: NJ and PA Departments of Labor, 2006.

\$17,975 to 30,000 \$30,001 to 35,000 \$35,001 to 40,000 \$40,001 to 45,000
\$45,001 to 86,779 Municipalities with fewer than 100 jobs

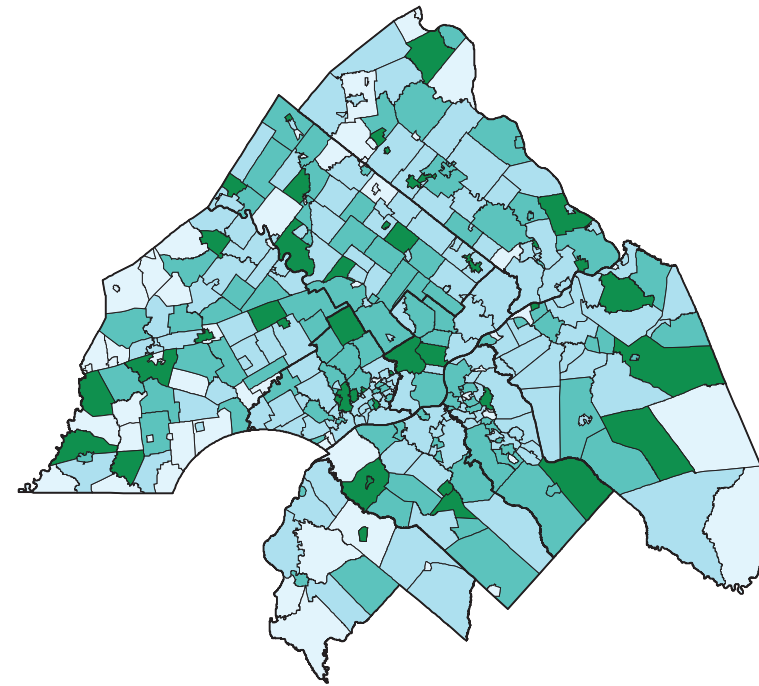
MAP 2.2: Median annual wages, 2006

have been seen as an economic development strategy. Although definitions of the creative economy vary, we use here John Howkins' classification which includes art, design, the visual and performing arts, advertising, publishing, research and development, software, and other jobs

The region's employment is now widely decentralized, chiefly organized around its major roadways.

involving creative problem-solving.³ This broad definition encompasses 343,000 or 16 percent of the region's jobs. **Map 2.3** indicates that they are widely distributed, although there is evidence that they favor communities with institutions of higher education such as Swarthmore, West Philadelphia, and Lower North Philadelphia.

To match our region to the other metropolitan areas we use as a comparison group, we must turn to a different source of data because the most similar data available—the Bureau of Labor Statistics' Survey of Employment and Earnings—suffers from underreporting in significant industries. We use data from the U.S. Census' monthly Current Population Survey (CPS) of households rather than employers. Because the CPS lacks an industrial classification as used for **Map 2.3** and because of the different source of the data, the percentages in the creative economy should not be compared to the employer data. But what the CPS suggests is that, relative to our comparison group, our region has the third lowest percentage employed in the creative economy (**Figure 2.1**).



Less than 5.0% 5.1 to 15.0% 15.1 to 30.0% 30.1 to 95.7% 95.8% or more

MAP 2.3: Percentage of jobs in creative economy, 2007

Sources: NJ and PA Departments of Labor, 2006.

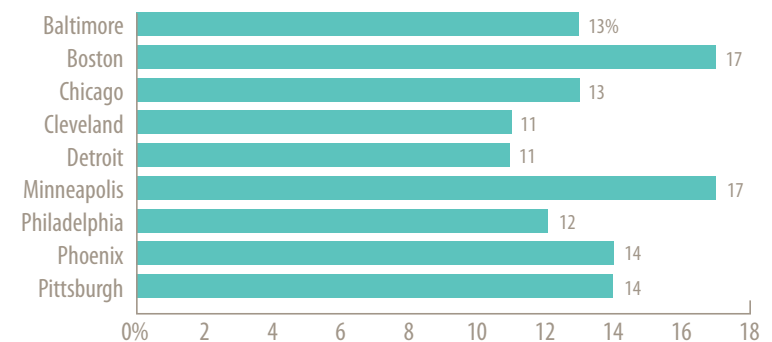
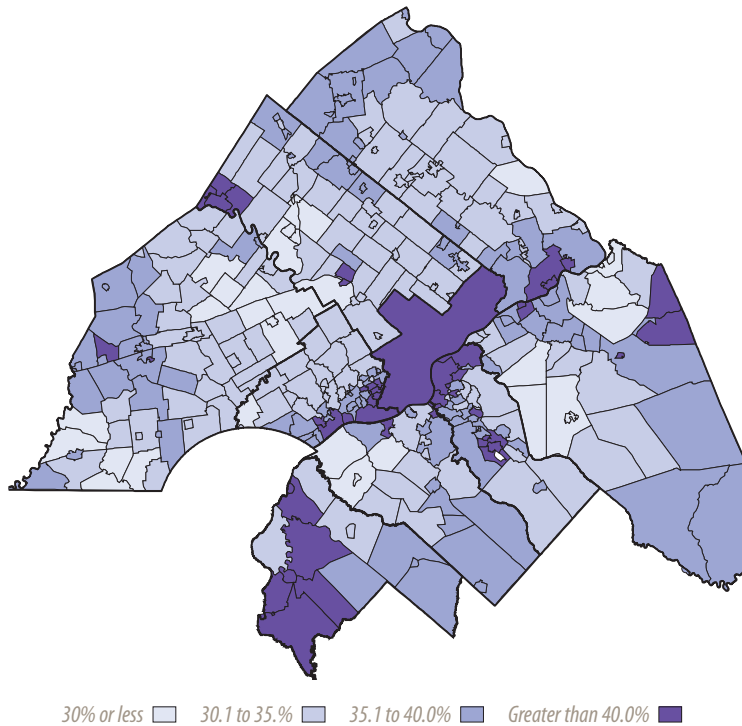


FIGURE 2.1: Creative economy employment, 2007

Source: U.S. Census, Current Population Survey, March, 2007.



MAP 3.1: Percentage of families with adjusted gross incomes of less than \$25,000, 2005
 Source: U.S. Treasury, Internal Revenue Service data, 2005.

Family Income

Few measures have implications as broad as income for quality of life. The growth of income inequality and the deterioration of the social safety net point to the need to continually assess where the region stands. Until 2010, when the U.S. Census will begin annual publication of income statistics, the most current data on community incomes within the Philadelphia metropolitan region derive from 2005 Internal Revenue Service files on adjusted gross income (AGI). However, interpretation of these data requires some caution. They reflect income from tax returns, not families, and more than one return may be filed from a family—as when a teenager has a part-time job. We focus on the low end of the AGI income distribution where adjustments to gross income such as for contributions to IRAs or for self-employment taxes are likely to be fewest. **Map 3.1** displays the percentage of returns with AGI incomes below \$25,000, and the results are broadly consistent with the data in our 2004

and 2005 *Where We Stand* reports on the distribution of low income households (available at www.temple.edu/mpip). As we have seen in other income data, low AGI incomes are concentrated in older industrial communities on both sides of the Delaware River. But there are also significant concentrations in areas quite distant from the city in all parts of the region. Fifty-one of the region's 354 communities had at least 40 percent of AGI incomes under \$25,000.

Map 3.2 portrays the distribution of average AGI incomes and, resonating with earlier *Where We Stand* reports on incomes, it documents both the concentration of higher incomes in the communities bordering I-276, I-76, U.S. 202, and U.S. 30 in Pennsylvania and, like **Map 3.1**, the concentration of lower incomes along the Delaware River. Thirty-six of the region's communities have average adjusted gross incomes above \$100,000 and 36 have incomes below \$40,000.

Comparable data for our comparison metropolitan areas are not yet available, and we therefore substitute the percentage of families with incomes under \$25,000 and median family incomes from the U.S. Census in 2005. The data are adjusted for cost of living differences among the regions.⁴

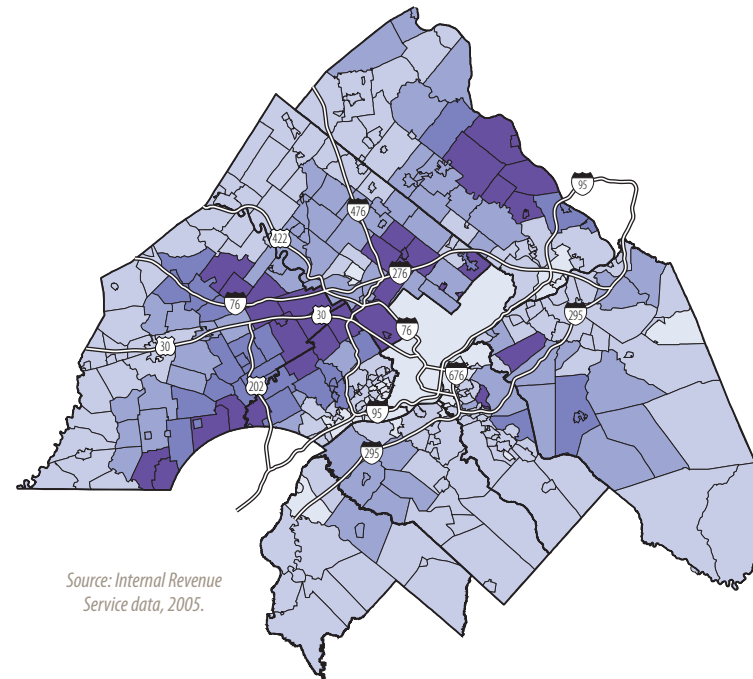
...there is substantial variation in all of our measures of income, reinforcing the common impression that quality of life is substantially tied to place.

Table 3.1 reveals substantial variation in the percentages: Minneapolis has the lowest percentage at nine, substantially below the figures for the other metropolitan areas. Minneapolis, unusually, combines a high median family income with a cost of living close to that of the nation as a whole. At the opposite end of the distribution, Boston has

the highest percentage because it combines both a high median family income and a high cost of living. At 17 percent, Philadelphia is tied with Cleveland, but Philadelphia's cost of living is essentially equal to that of the nation, while Cleveland's cost of living is appreciably lower.

Significant variation also appears in median family incomes, ranging from a high of \$79,193 to a low of \$64,933. After the adjustment for price differences, Philadelphia ranks fourth with a median income of \$70,080.

Both within the region and among the comparison metropolitan areas, there is substantial variation in all of our measures of income, reinforcing the common impression that quality of life is substantially tied to place. Relative to our comparison regions, Philadelphia falls toward the middle of the range of both indicators.



Source: Internal Revenue Service data, 2005.

\$40,000 or less \$40,001 to 65,000 \$65,001 to 85,000
\$85,001 to 100,000 \$100,001 to 221,035

MAP 3.2: Average adjusted gross income by municipality, 2005

	% less than \$25,000	Median	Relative to U.S.
Baltimore	16	\$79,193	0.94
Boston	19	\$67,998	1.18
Chicago	18	\$64,933	1.05
Cleveland	17	\$68,722	0.86
Detroit	15	\$70,857	0.92
Minneapolis	9	\$76,303	1.01
Philadelphia	17	\$70,080	1.01
Phoenix	15	\$65,706	0.93
Pittsburgh	13	\$68,112	0.84

TABLE 3.1: Families with price adjusted family incomes under \$25,000, median family incomes, and metropolitan income levels relative to U.S., 2005⁴

Sources: U.S. Census, Current Population Survey, March, 2006; Bettina H. Aten. "Interarea Price Levels: An Experimental Methodology." *Monthly Labor Review*. September: 47-61, 2006

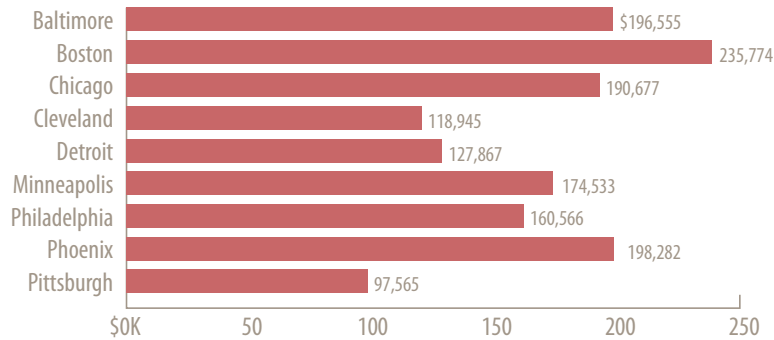


FIGURE 4.1: Average mortgage amount, home purchases, 2006

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act, Raw Data, 2006.

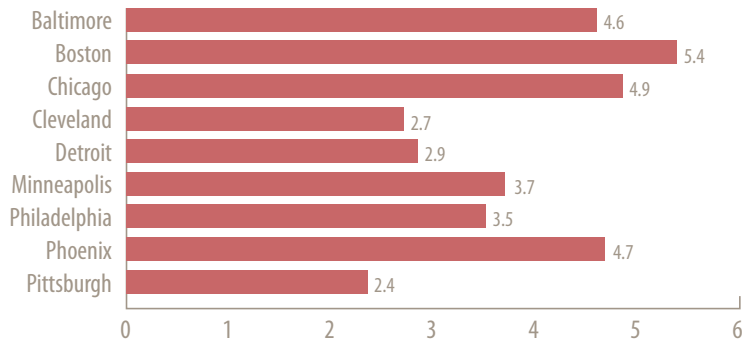


FIGURE 4.2: Ratio of house price to income, 2006

Source: Harvard Joint Center for Housing Studies, State of the Nation's Housing, 2007.

Housing

Affordable housing has been, and continues to be a hallmark of the Philadelphia region.

While income constraints have limited the possibility of many households to avoid the difficulties of locating decent housing priced under the accepted limit for housing expenditures (30 percent of a household's income), the region routinely falls in the lower range of housing prices compared to other major metropolitan areas.

The past several years have shown marked increases in housing prices, rising from a median sale price of \$185,100 in 2004 to \$230,200 in 2006.⁵ Despite this, we see in **Figure 4.1** that the Philadelphia area continues to be relatively affordable compared to other metropolitan areas. Philadelphia's average home purchase mortgage for 2006 falls above the economically challenged regions of Pittsburgh, Cleveland and Detroit, but well below Boston, Phoenix, Baltimore,

and Chicago, and only slightly below that of Minneapolis.

While these mortgage amounts reflect the operations of the housing market, they do not necessarily control for the incomes of the households in the region. Thus, if incomes were markedly higher in places like Boston and Chicago, the affordability of the higher priced housing in those areas might be better than the average price alone indicates.

Affordable housing has been, and continues to be a hallmark of the Philadelphia region.

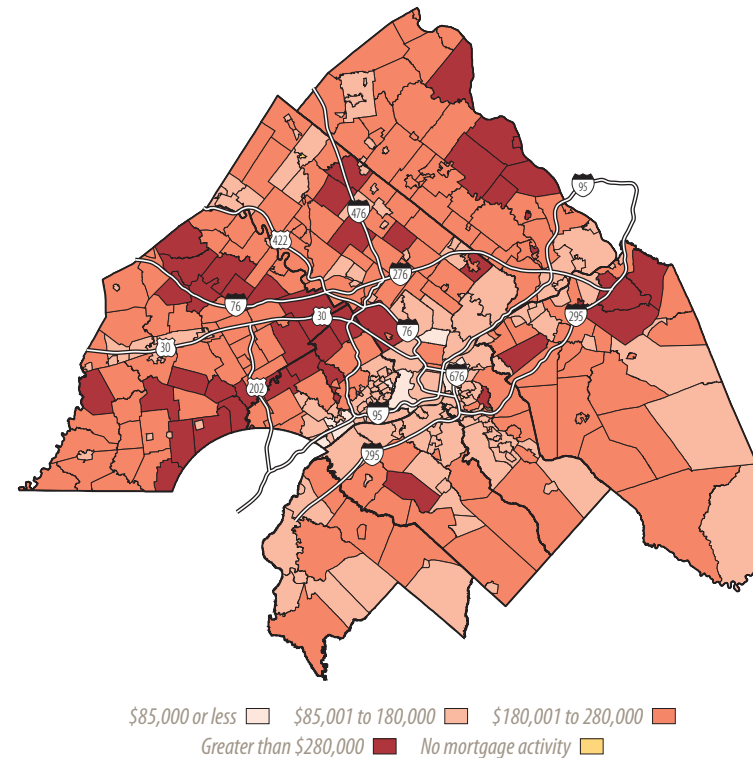
In fact, we can see in **Figure 4.2** that the ratio of median house price to the regional median incomes does not alter the pattern we have already observed. Boston in par-

ticular shows a greater home price burden than the other areas, with a median house price that is more than five times greater than its median income. Again, Philadelphia remains below the halfway mark in this measure of affordability, with an income-price multiple of 3.5.

In **Map 4.1**, we examine the distribution of average mortgage amounts for 2006 across the communities of the region. As a reference point, the lowest average mortgage amount in the region was slightly greater than \$70,000, while the highest fell just above \$537,000, 10 percent of mortgages fell above \$290,000, while \$127,000 was the level below which the lowest 10 percent fell. As in prior years, the pattern of lower and higher priced housing markets follows both the developmental trends of decentralization and transportation access, but also shows more clearly where some improvement in housing prices is begin-

ning to impact on local markets. Thus, we see higher end housing markets along the traditional Main Line and Rt. 202 corridors in Montgomery and Chester County, along the Delaware River in upper Bucks County, and near I-295 and Rt. 55 in Burlington and Gloucester County in New Jersey. It is also possible to see that the increased housing prices that have been a part of the Center City renaissance have begun to spill over into the Lower North Philadelphia Planning Analysis section.

In prior years we have also examined the pattern of sub-prime lending in the region's communities. MPIP will be releasing a separate report focused on the ways in which sub-prime loans affect communities with high levels of sub-prime mortgage activity, both in terms of foreclosure and predatory lending. This will be released on our website (www.temple.edu/mpip).



MAP 4.1: Average mortgage, home purchases, 2006

Source: Federal Financial Institutions Examination Council, Home Mortgage Disclosure Act, Raw Data, 2006.

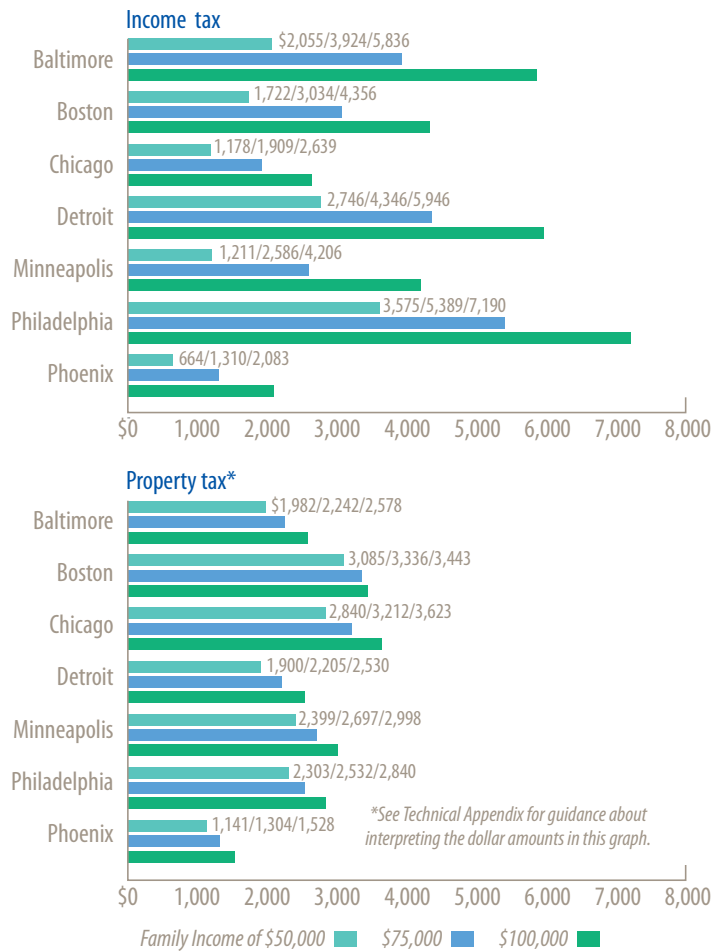


FIGURE 5.1: Estimated tax burden for a family of three at different income levels, 2005

Source: District of Columbia, Department of Finance, *Tax Rates and Tax Burdens in the District of Columbia: A Nationwide Comparison*, 2005.

Note: Cleveland and Pittsburgh are omitted from the above figures because data are only available for the largest city in each state.

Taxes

Virtually everyone who examines Philadelphia's tax structure concludes that it is faulty. Both property and wage taxes draw constant criticism, but the two types of taxes must be judged differently in relation to tax patterns in other U.S. cities.

Figure 5.1 compares Philadelphia's tax burden to our comparison cities (rather than metropolitan areas). It estimates the state and local taxes levied on a hypothetical family of three living and working within the city, owning a house priced at the average value for that income level. It shows that the property tax burden faced by Philadelphians falls within the range of other big cities. However, the wage tax in Philadelphia is higher than in all the other cities. Defenders of earned income taxes cite their progressive nature. **Figure 5.1** shows that income tax burdens rise more steeply from lower to higher income families than do property tax burdens. Across the cities,

property taxes paid by the family earning \$100,000 are only 20 percent to 30 percent higher than the taxes paid by the family earning \$50,000. But in every city, income taxes paid by the higher earning household are more than twice as high.

To bring Philadelphia in line with comparable cities, the city government is making annual downward adjustments in wage tax rates for both city residents and suburbanites who work in Philadelphia. However, the dollar differences resulting from these incremental, year-to-year reductions are small in comparison to a family's total tax bill. For example, a hypothetical Philadelphia family earning \$75,000 expected in 2007 to see a year-to-year reduction of about \$75 below their 2006 wage tax obligation.

In the context of the entire metropolitan area, Philadelphia is among the most heavily taxed, although not the only high-tax

jurisdiction. **Maps 5.1** and **5.2** display the combined state and local tax burden that would be imposed by different municipalities on a hypothetical household earning the median income for the region and owning a house priced at the average market value for the region.

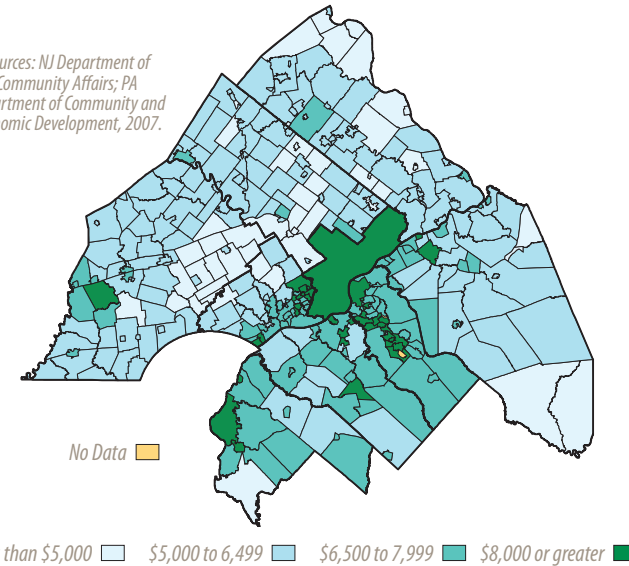
The highest tax burdens in the region are felt by residents in both the largest and smallest jurisdictions, measured by population size.

The difference between the two maps is that, in the suburbs, **Map 5.1** assumes the wage earners are employed outside Philadelphia, whereas **Map 5.2** assumes those same suburban earners are employed in the city and therefore subject to Philadelphia's wage tax. **Map 5.2** shows that for New Jersey residents who work in Philadelphia, the

generally high property taxes combined with the Philadelphia wage tax result in heavy burdens, especially in Camden and Salem counties.

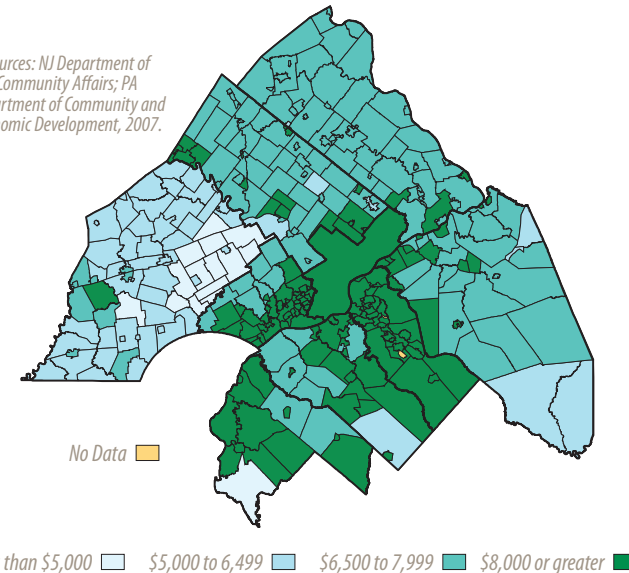
The highest tax burdens in the region are felt by residents in both the largest and smallest jurisdictions, measured by population size. Philadelphia, by far the largest jurisdiction, falls into the top category in both maps, along with Camden and a number of other communities near the Delaware River in Delaware County. Also among the highest-taxed places in the region are several small communities with populations under 10,000, arrayed along a diagonal line that spills southeastward from Camden. These are communities that New Jersey Governor Corzine is pressing to merge or consolidate services with neighboring towns, in order to deliver service more efficiently and reduce tax burdens.

Sources: NJ Department of Community Affairs; PA Department of Community and Economic Development, 2007.



MAP 5.1: Combined state and local taxes paid by a hypothetical household if suburban earners work outside of Philadelphia, 2007

Sources: NJ Department of Community Affairs; PA Department of Community and Economic Development, 2007.



MAP 5.2: Combined state and local taxes paid by a hypothetical household if suburban earners work in Philadelphia, 2007

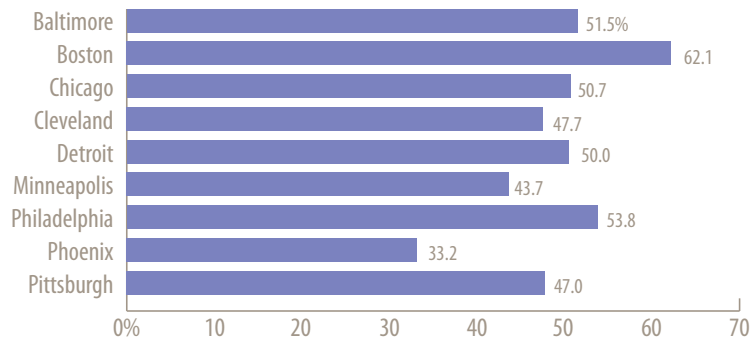


FIGURE 6.1: Percentange of 3 to 4 year olds enrolled in school, 2006
Source: U.S. Census, American Community Survey, 2006.s

Education

Schools rank among the most important contributors to the quality of life in any community, preparing children for satisfying and productive lives. To succeed in the knowledge economy, they need access to quality education not only in grades Kindergarten through 12, but higher education as well. Our measures therefore include both levels of schooling.

To see how well metropolitan Philadelphia is meeting its obligations at the K-12 level, we assess our region’s educational provision at the earliest pre-school stage, and at the concluding stage of high school. We start with pre-school because it provides crucial preparation to three- and four-year-old children so they can gain the most out of their school years. **Figure 6.1** shows that slightly more than half of three- and four-year-olds in our region are enrolled in pre-school of some kind, although not necessarily full-day. On this measure, only metropolitan Boston surpasses greater Philadelphia,

partly because the state government of New Jersey has provided funding for early childhood education in school districts where at least 20 percent of children are low-income. The state government of Pennsylvania lags well behind New Jersey in supporting pre-school programs. In the five Pennsylvania counties of metropolitan Philadelphia, Early Head Start serves less than two percent of eligible poor children.⁶

Greater Philadelphia ranks in the middle among metro areas when comparing pre-school enrollments and the rate at which young adults earn high school diplomas or GEDs.

At the other end of the K-12 spectrum, school districts also face a problem serving all teenagers because many students stop attending high schools. The personal and collective consequences of students

dropping out become more urgent as the knowledge economy requires increasing skills and credentials. In his 2008 inaugural speech, Philadelphia Mayor Michael Nutter identified an “economic imperative” for reducing the number of dropouts, as well as “an educational imperative” and a “moral imperative.” For the Philadelphia region as a whole, **Figure 6.2** shows that more than 15 percent of young adults aged 18 to 24 have failed to complete a high school diploma or the equivalent GED (a “general education development” certificate which many high school dropouts eventually obtain). On this measure, Philadelphia falls in the middle of the comparison group.

When we compare regional averages for pre-school enrollments and the rate at which young adults earn high school diplomas, greater Philadelphia fares reasonably well among the comparison metropolitan areas. More troubling than the regional averages, however, are the substantial

inequalities among school districts. For example, **Map 6.1** shows substantial differences in the share of high school students leaving high school classrooms between the beginning and end of the 2005–2006 school year. Throughout most of the region, high schools were losing only one or two percent of students at each grade level. However, a small number of districts saw annual attrition rates of three percent to 14 percent. Compounded across four grades of high school, those higher annual attrition rates could result in districts losing 12 percent to 56 percent of their students between freshman year and graduation (if none of the annual dropouts returned to school in subsequent years). And in fact, the most comprehensive recent study of the dropout problem in Philadelphia estimated that recent graduating classes had lost 45 percent to 52 percent of starting freshmen.⁷ Other older urban centers in the region like Camden and Chester also show unacceptably high rates of annual attrition.

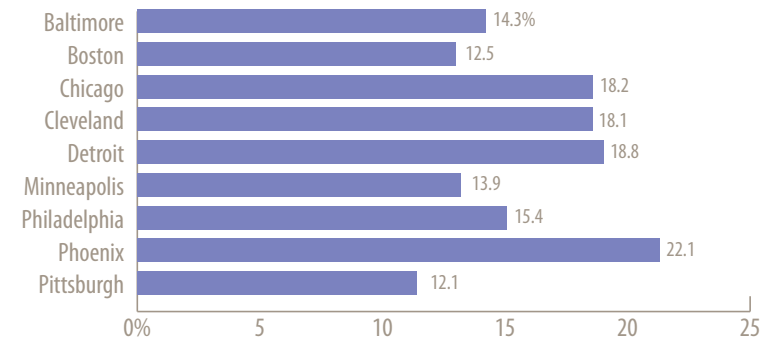
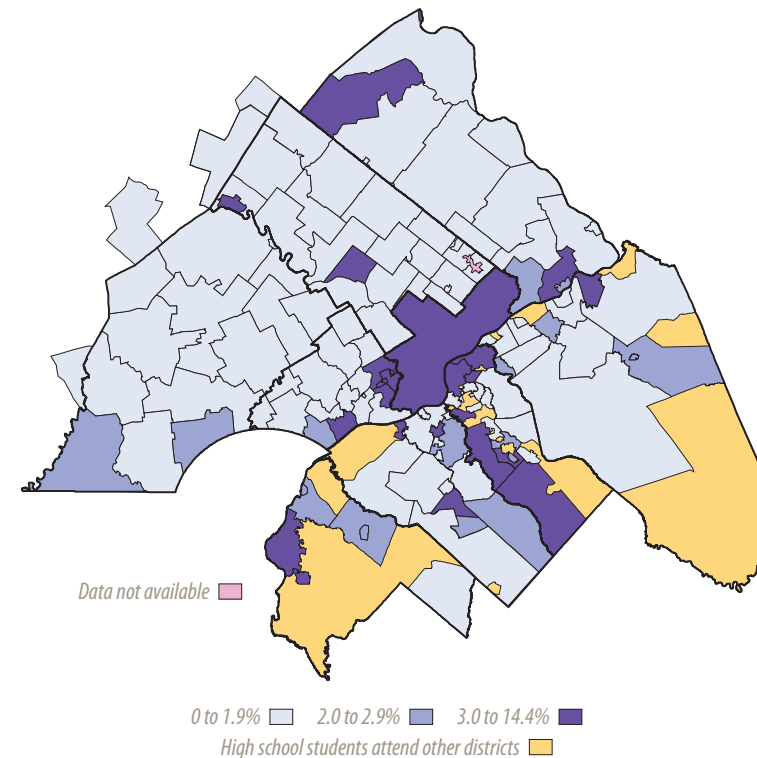
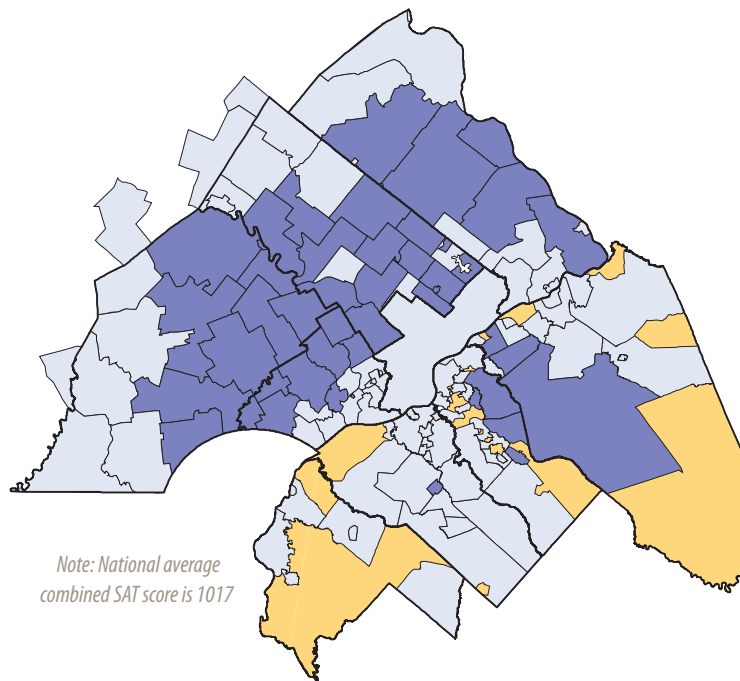


FIGURE 6.2: Percentage of 18 to 24 year olds with no high school diploma or GED, 2006
Source: U.S. Census, American Community Survey, 2006.



MAP 6.1: Annual student attrition for high schools, 2005–2006
Sources: NJ and PA Departments of Education, 2005–2006.



At or below national average ■ Above national average ■
 High school students attend other districts ■

MAP 6.2: Average combined SAT score, 2006–2007

Sources: NJ and PA Departments of Education, 2006–2007.

Education

For those students who successfully complete high school, an important determinant of their access to higher education is their score on the SAT (Scholastic Assessment Test). Taken by college-bound seniors across the nation, the SAT is used by college admissions officers to compare students coming from schools with widely differing resources, educational programs, and grading practices. **Map 6.2** shows that many school districts in this region score at or above the national average. Not surprisingly, however, students in Philadelphia and Camden as well as many older boroughs and towns arrayed along the Delaware River score below the national average. It is more surprising how many suburban districts in New Jersey and Pennsylvania fall short of the national average for combined SAT scores.

Recognizing that participation in the 21st century workforce increasingly requires a college education, civic leaders in this

region have focused attention recently on expanding two specific population groups they hope will increase Philadelphia's competitiveness.

...many suburban districts in New Jersey and Pennsylvania fall short of the national average for combined SAT scores.

The first group has been referred to as “the young and the restless” -individuals in their twenties and thirties with college degrees and lifestyle preferences that favor urban centers. This is the most mobile age group in the U.S., whose likelihood of moving declines sharply after age 35. Philadelphia is one among many areas of the country wooing this population, in the hope that they will remain beyond their mid-30s, contributing their talent and resources to regional development. **Figure 6.3** shows

the percentage of residents aged 18 to 34 who either hold a college degree or are currently enrolled in college. The Philadelphia metropolitan area does not fare badly in comparison with any of the other regions except greater Boston, where the share of young adults who are college-educated is almost 10 percentage points higher than in Philadelphia. Compared to metropolitan areas, the central cities display much starker differences in the percentage of young adults who are college educated, ranging from highs over two-thirds, to lows under one-third in Detroit and Phoenix. Perhaps most interesting of all is the dramatic extent to which the central cities of Boston, Pittsburgh, and Minneapolis outscore their surrounding suburbs in the proportion of young adults who are college-educated. In the Philadelphia region, the shares of college-educated in the city and suburbs are almost the same.

The second target group for civic action is the population of working-age adults who

have earned some college credits but never completed a degree. In **Figure 6.4**, we see the percentage of residents between the ages of 25 and 64 who left college without a diploma. Interestingly, **Figure 6.4** displays none of the large gaps in **Figure 6.3** that separated central cities from their surrounding suburbs. The value for each metropolitan area roughly corresponds to that of its central city. The figures are smallest for Boston and largest for Detroit. Although Philadelphia ranks nearer to Boston than to Detroit, the figure of 16 percent for the city means that over 118,000 Philadelphians of working age fall into this category. While some civic groups are working to attract and retain young college graduates, a partnership between the Philadelphia Workforce Investment Board and the Economy League of Greater Philadelphia spawned “Graduate! Philadelphia,” a new organization committed to helping adults of all ages who have earned some college credits to complete their degrees.⁸

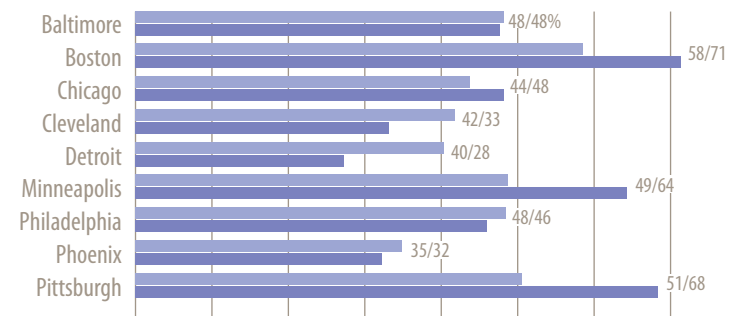


FIGURE 6.3: Percentage of 18 to 34 year olds enrolled or holding a college degree, 2006

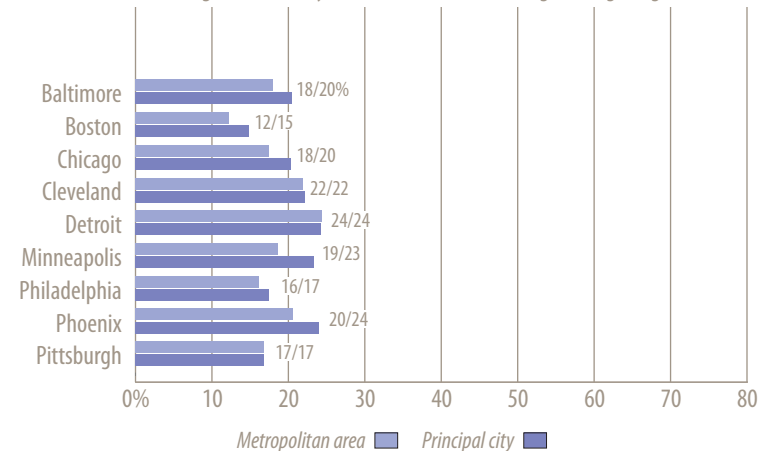


FIGURE 6.4: Percentage of 25 to 64 year olds with some college but no degree, 2006

Source: U.S. Census, American Community Survey, 2006.

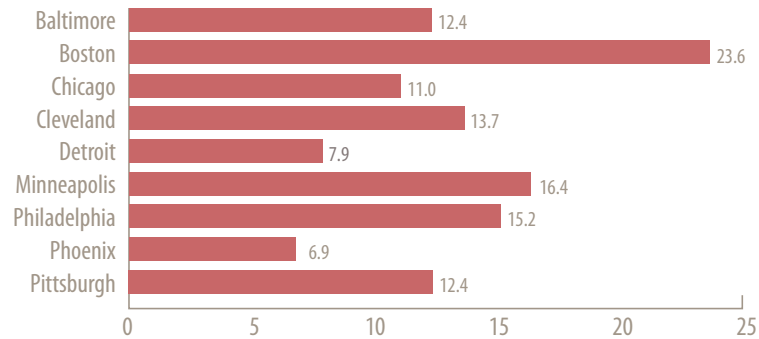
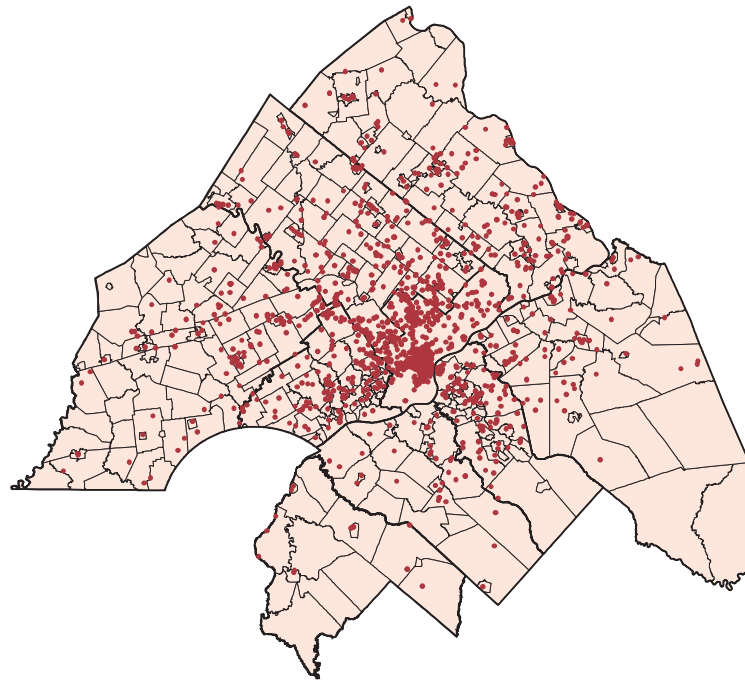


FIGURE 7.1: Arts and culture organizations per 100,000 residents, 2005

Source: National Center for Charitable Statistics, 2005.



MAP 7.1: Location of arts and culture nonprofits, 2007

Sources: National Center for Charitable Statistics; The Greater Philadelphia Cultural Alliance, 2007.

Arts and Culture

Arts and culture organizations provide cultural opportunities, serve as stewards for important community assets, and contribute to the regional economy. In this section, we look at the state of the region's nonprofit arts organizations, relying on tax returns submitted to the federal IRS by all nonprofit organizations with annual revenues of at least \$25,000.

With its historical sites, major cultural institutions, performance companies, community programs and centers, Philadelphia boasts an extraordinarily rich cultural inventory. **Figure 7.1** shows that except for the Boston and Minneapolis metropolitan areas, greater Philadelphia boasts more nonprofit arts and culture organizations per capita than any of the comparison regions. (To take into account the significantly different sizes of the nine metropolitan areas, we

adjusted the figures reported in this section to reflect the population differences from region to region.) The abundant cultural opportunities represented by Philadelphia's arts sector, however, are not equally available throughout the region. **As Map 7.1** shows, they are heavily concentrated in the cities of Philadelphia and Camden and a few suburban centers.

...this region's impressive number of artistic and culture organizations is both an asset and a problem.

Artistic and cultural organizations make a direct impact on the economy by spending for salaries and purchasing goods and services. In **Figure 7.2**, on the following page, we see that expenditures made by cultural organizations are significantly higher in the

Boston area than anywhere else. Behind only Boston and Minneapolis, Philadelphia ranks on about the same level as Cleveland and ahead of other regions. (Even higher dollar contributions to the regional economy have been estimated by adding indirect spending and audience spending at hotels and restaurants to the direct expenditures by arts organizations).⁹

Despite the good news about the size, diversity, and economic impact of the arts, a recent report warned that this region's impressive number of artistic and culture organizations is both an asset and a problem. Finding dollars to support all these cultural activities can present challenges to arts organizations.¹⁰ They must raise about half their earnings from ticket sales, fees, services provided under contract, investments, rentals, and gift shops.

The other major source of their funding is from contributions, gifts, and grants, including individual donations, corporate, foundation and government grants. Such grants and contributions from donors are especially important to insure that people from all income groups, not just the affluent, gain access to the arts. The sum total of all types of contributions serves as a barometer of civic support for the arts. In **Figure 7.3**, we look at the extent to which contributions are supporting annual budgets of arts organizations. When we consider contributions as a percentage of these organizations' expenditures, the Philadelphia region falls on the low end among comparison regions.

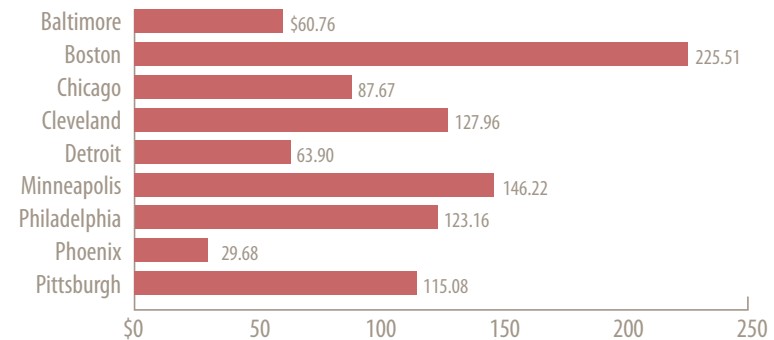


FIGURE 7.2: Expenditures by cultural organizations per resident, 2005

Source: National Center for Charitable Statistics, 2005.



FIGURE 7.3: Contributions to cultural organizations per resident and contributions per resident as a percentage of expenditures, 2005

Source: National Center for Charitable Statistics, 2005.

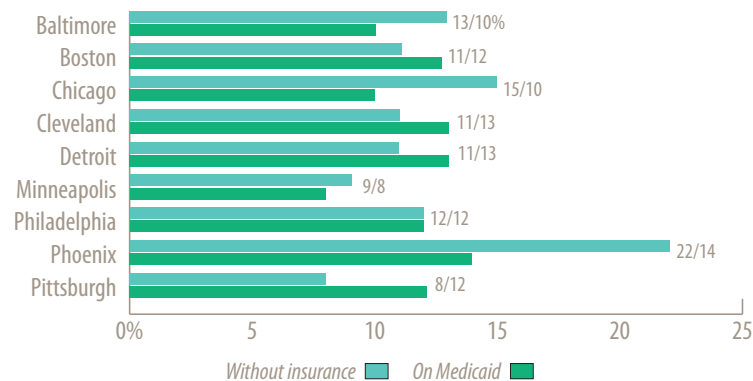
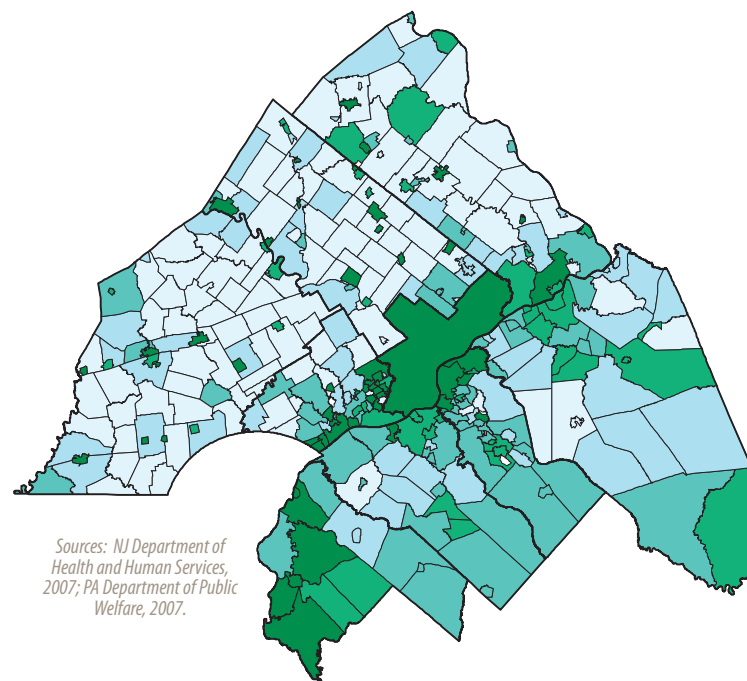


FIGURE 8.1: Percentage of persons without health insurance and on Medicaid, 2005–2006*

*Data for 2005 and 2006 averaged to reduce sampling error

Sources: U.S. Census, Current Population Survey, March, 2006 and 2007.



Sources: NJ Department of Health and Human Services, 2007; PA Department of Public Welfare, 2007.

Less than 3.0% 3.0 to 6.0% 6.1 to 10.0% 10.1 to 15.0% 15.1% or greater

MAP 8.1: Percentage of population on Medicaid, 2007

Health

Nationally and regionally, the long-term decline in employer-sponsored health insurance and more recent growth in unemployment have led to an increase in the populations without any health insurance and on Medicaid, and both raise the risk of ill health. In 2006, the national percentage of persons covered by employer-sponsored health insurance fell below 60 percent, the number of uninsured rose to 47,000,000, and the number on Medicaid grew to more than 38,000,000.¹¹

As the national economy slows, the percentage without health insurance will rise as, for many, their assets will disqualify them for Medicaid. Among our metropolitan peers, the percentage without health insurance varies greatly, ranging from eight to 22 percent, with Philadelphia placing toward the lower end at 12 percent (**Figure 8.1**).

Unfortunately, no data allow estimates of the percentage without health insurance

across the region's communities. However, the percentage of the population on Medicaid tends to track the percentage uninsured—in part because the growing reluctance of many physicians to accept Medicaid means that coverage may be more apparent than real. As described more fully in our 2006 annual report (available at www.temple.edu/mpip), each state determines Medicaid eligibility, although New Jersey's and Pennsylvania's policies are sufficiently alike to combine their data for analysis.

Map 8.1 displays the percentage on Medicaid in each municipality in November, 2007. Aside from Philadelphia, the highest proportions on Medicaid are in eastern and southern Delaware, southern Bucks, and Salem counties, and reciprocity is notably higher in New Jersey than in Pennsylvania.

About 13 percent of the nation's population reported being on Medicaid in 2006. However, the U.S. Census' Current Popula-

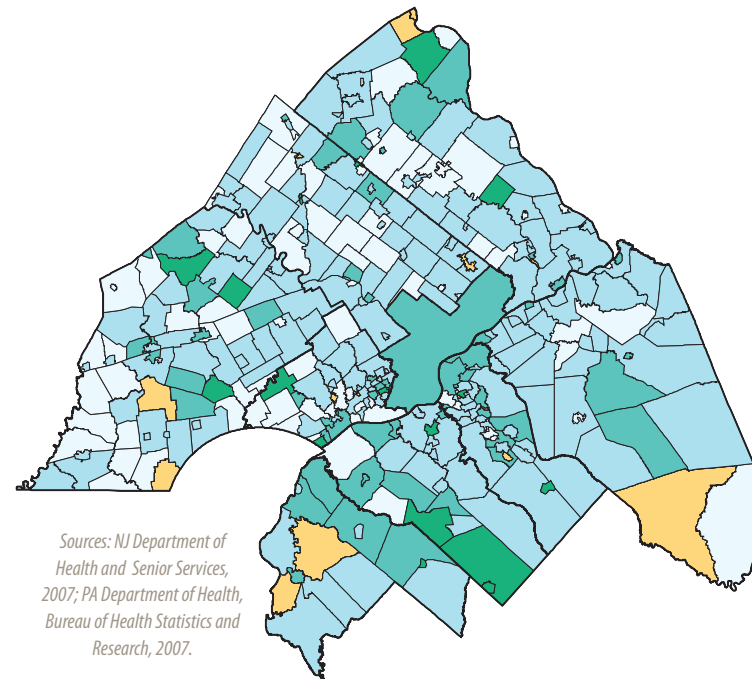
tion Survey, the basis for the national data and our figures for the comparison regions, undercounts those on Medicaid.¹² Its estimate for the region's 2005-2006 percentage is 12 (**Figure 8.1**)—three percent lower than New Jersey and Pennsylvania records actually reveal. Nonetheless, variation in Medicaid percentages for the comparison metropolitan areas is substantial, ranging from eight percent for Minneapolis to 14 percent of Phoenix. Philadelphia with 12

Relative to our comparison metropolitan areas, the region fares relatively well; however, wide differences remain among the region's communities.

percent again falls toward the middle of the distribution; these differences reflect a variety of factors such as differences in state eligibility requirements, percentages of eligibles enrolled, regional incomes, and regional age distributions.

Lack of insurance, delays in seeking and qualifying for Medicaid, and provider resistance are likely to lead to a lack of or poor prenatal care—compromising the health of expectant mothers. Poor maternal health is an important cause of low birth weight births (births under 2,500 grams), and low birth weight children face higher risks of adult ill health. **Map 8.2** shows that communities with significant proportions of low birth weight births are widely distributed. The population without health insurance, more broadly distributed than the population on Medicaid, may partially explain the dispersion of communities with high levels of low birth weights.

Relative to its peers, the Philadelphia area fares well with regard to low birth weight as just one percentage point separates it from Minneapolis—which has the best record (see **Figure 8.2**). Relative to our comparison metropolitan areas, the region fares relatively well; however, wide differences remain among the region's communities.



Less than 5.0% 5.1 to 10.0% 10.1 to 15.0% 15.1 to 26.7% Fewer than 10 total births

MAP 8.2: Percentage of babies born low birth weight, 2007*

* Low birth weight is less than 2500 grams.

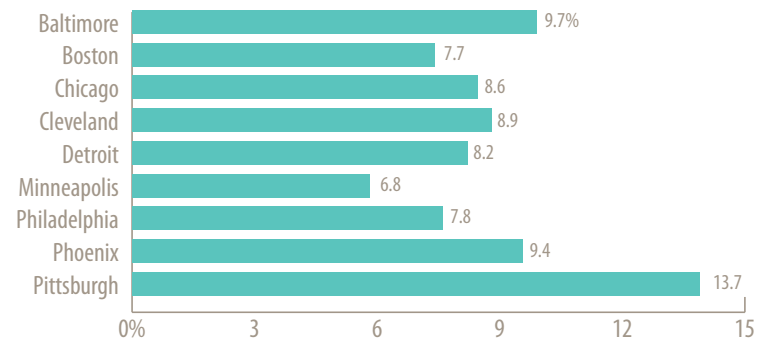


FIGURE 8.2: Percentage of babies born low birth weight, 2004*

Source: U.S. National Center for Health Statistics, 2004.

* Low birth weight is less than 2500 grams.

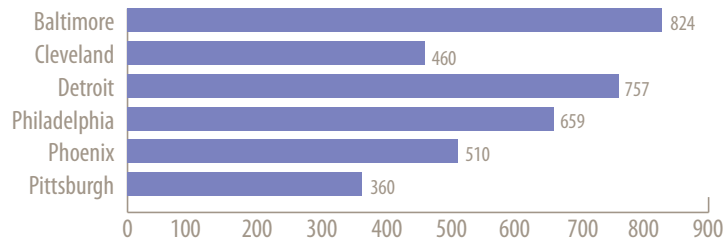
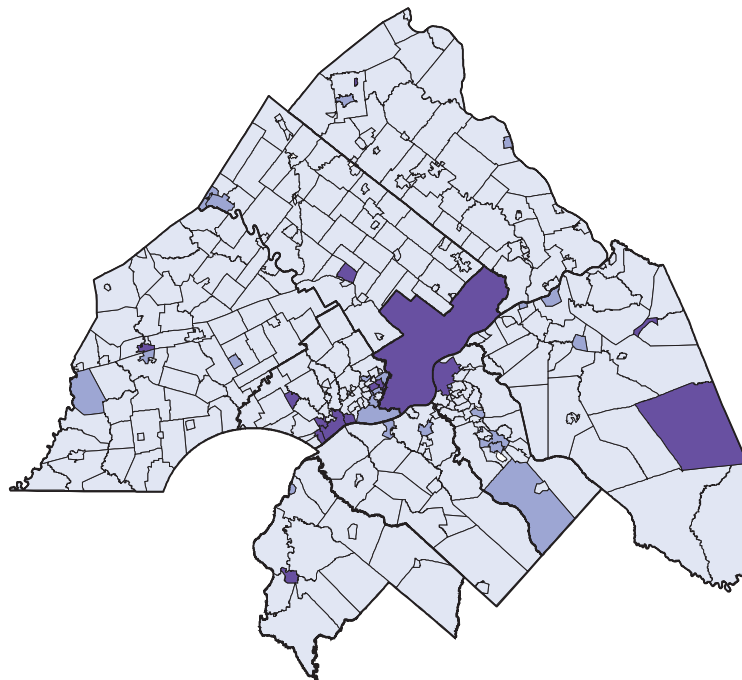


FIGURE 9.1: Violent crimes per 100,000 residents, 2006

Source: Federal Bureau of Investigation, Uniform Crime Report, 2006.

Note: Data for Boston, Chicago are not available and Minneapolis is not comparable.



MAP 9.1: Violent crimes per 1,000 residents, 2006

Sources: NJ Division of State Police Uniform Crime Reporting Unit, Uniform Crime Report on NJ, 2006; PA Uniform Crime Reporting Union, Bureau of Research and Development, PA Uniform Crime Reporting System, 2006.

Safety

Public safety is on the minds of many Philadelphians, as reflected in the strong anti-crime stances taken by all candidates running for mayor in 2007. The city's violent crime rate has risen noticeably since 2004, following a pattern in many big cities.

However, to put recent public concerns in perspective, it is worth noting that even after the troubling increases of recent years, Philadelphia has not returned to the high crime rates of the early 1990s. From the mid-1990s to the late 1990s, Philadelphia experienced significant reductions in crime. Even with the recent spike in violent crimes since 2004—a category that includes murders, rapes, robberies, and aggravated assaults—Philadelphia reported fewer violent crimes in 2006 (84,528) than in 1995, when the comparable figure was 108,300.

Media attention typically focuses on crime in central cities. But if we want to compare the safety risks faced by Philadelphians with

other major urban centers, it makes more sense to compare crime rates for metropolitan areas. The boundary lines dividing cities from their surrounding suburbs have been drawn in each case in unique historical and political circumstances, so different cities contain very different shares of middle-class versus low-income neighborhoods, making city-to-city comparisons unreliable. Moreover, metropolitan residents travel weekly to different parts of the region, since significant distances often separate their homes from work, schools, recreation, and shopping. Their safety from crime depends on conditions across the region.

Comparing metropolitan areas in **Figure 9.1**, we see that Philadelphia's violent crime rate stands well below those in the Baltimore and Detroit regions, but higher than the other comparison regions. Within the region, as **Map 9.1** indicates, violent crime is highly concentrated within the core cities of Philadelphia, Camden and Chester, along

with a handful of other older communities like Norristown, Coatesville, and Salem City.

Although Philadelphia's violent crime rate in 2006 ranked on the high end among major metropolitan areas, its property crime rate was noticeably lower...

Although Philadelphia's violent crime rate in 2006 ranked on the high end among major metropolitan areas, its property crime rate was noticeably lower than that of almost all the comparison regions. Property crimes grab fewer headlines than violent crimes because they are crimes that involve no physical assault against victims. They include burglary, larceny, auto theft and arson. They also garner less attention because, unlike violent crime, property crime rates have been declining in recent years both nationally and in this region. As shown

in **Figure 9.2**, metropolitan Philadelphia suffers less from property crime than all the comparison regions except Pittsburgh.

Yet it would be a mistake to underestimate the powerful negative impact of such crime on our communities. Even after years of downward trends, property crimes in the Philadelphia region still outnumbered violent crimes by over four-to-one in 2006. Property crimes are sometimes labeled "livability crimes" because they affect people's daily attitudes as they attend school, commute to work, visit friends, shop, and go about their everyday business. **Map 9.2** shows that property crime plagues a much broader segment of the region's population than does violent crime. When measured in relation to population counts, it is surprisingly prevalent in the suburbs of New Jersey.

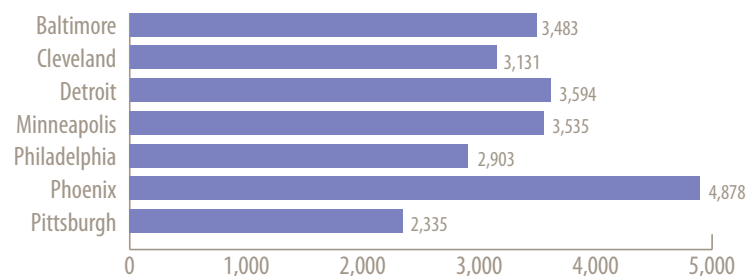
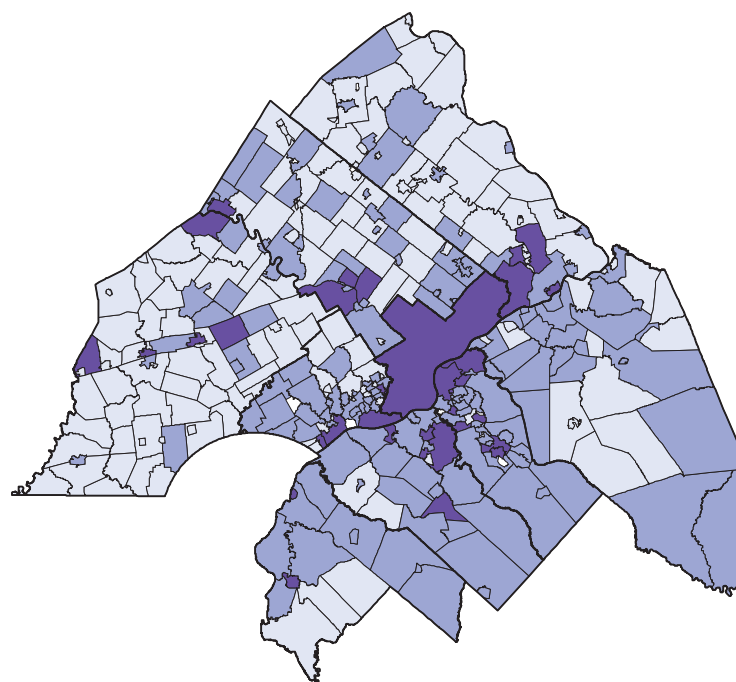


FIGURE 9.2: Property crimes per 100,000 residents, 2006

Source: Federal Bureau of Investigation, Uniform Crime Report, 2006.

Note: Data for Boston and Chicago are not available.



Less than 14.9 15.0 to 34.9 35 or more

MAP 9.2: Property crimes per 1,000 residents, 2006

Sources: NJ Division of State Police Uniform Crime Reporting Unit, Uniform Crime Report on NJ, 2006; PA Uniform Crime Reporting Union, Bureau of Research and Development, PA Uniform Crime Reporting System, 2006.

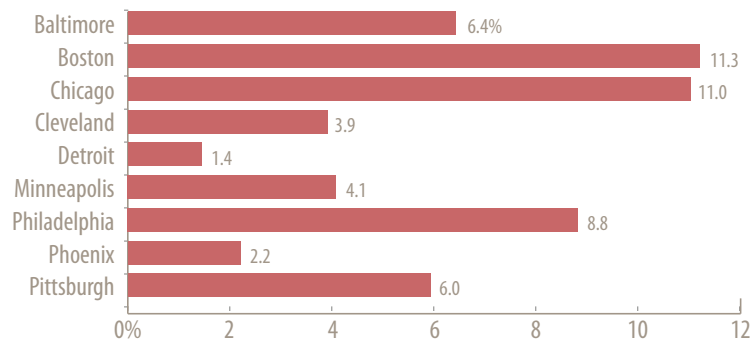
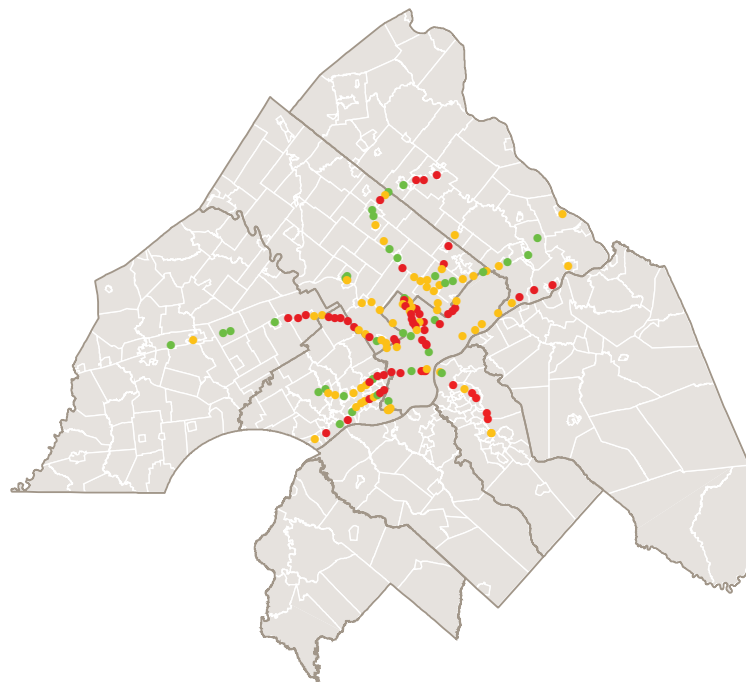


FIGURE 10.1: Percentage using mass transit, 2005

Source: U.S. Census, American Community Survey, 2005.



More than 10% decrease ● Minor change ● More than 10% increase ●

MAP 10.1: Percentage change in rail ridership by station, 2001–2005

Sources: SEPTA Regional Rail Ridership Census, 2005; PATCO Ridership Census, 2005.

Transportation

Greater Philadelphia has an extensive, multi-modal transportation network of roads and rails (both regional rail and light rail routes). Its roadways range from toll roads to interstate highways, and from limited access highways to a variety of major and minor routes. This year's report focuses on the role of the regional rail system in meeting the region's transportation needs, although the broader network is discussed in more detail in a special report prepared in 2007 and available at the project web-site (www.temple.edu/mpip).

As indicated in **Figure 10.1**, the Philadelphia region ranks higher than most of its comparison regions in mass transit use, trailing Boston and Chicago. In the context of all transportation choices, however, the region exhibits an increasing reliance on the single car ridership. From 1990 to 2000, even car pooling declined in its share of commuting choices, while people driving

alone increased by almost five percent.¹³ Nationally, this increased share was gained at the expense of all other modes of transportation, except that rail-based commuting increased. In the Philadelphia region, SEPTA's weekly rail ridership increased by more than six percent between 2003 and 2005, suggesting that this is a vital part of the region's transportation options.¹⁴ We would argue from the data displayed in **Figure 10.2** that Philadelphians, while enjoying a spatially extensive regional network, use the system for shorter journeys than many other metropolitan areas.

Map 10.1 indicates, however, that recent gains in SEPTA's ridership have occurred particularly at stations that are at some distance from the traditional rail hubs of 30th Street, Suburban Station, and Market East, particularly in Delaware, Chester, and Montgomery counties. PATCO, however, has shown declines at all but its Camden stops

(Its new Camden to Trenton line is too new to have generated change data for this same time period.) It will be interesting to see whether recent increases in gasoline costs will impact on these ridership data.

Local public transit agencies and private shuttle systems are linking residential, commercial, and employment centers to regional rails stations as a response to the demand for locationally responsive mass transit.

Increased use of regional rails at distant locations may be one of the effects of a hybrid system of public and private regional transportation that has emerged in conjunction with the regional rail system, albeit largely outside the operations of SEPTA itself. Local public transit agencies (Transportation Management Associations, or

TMA) and private shuttle systems are linking residential, commercial, and employment centers to regional rails stations as a response to the demand for locationally responsive mass transit. **Map 10.2** displays the links between this hybrid system and the regional rail network. It is apparent that these shuttle services are responding to the pattern of decentralized residential and business development centers in the region. Given the prohibitively high costs of extending existing rail lines, let alone developing new ones, these hybrids will be of growing importance in addressing the public mass transit needs of the region. Notwithstanding, the likelihood still exists for new light rail lines to extend into southern New Jersey (in Gloucester County) and to serve the communities along the Rt. 422 corridor in upper Chester County.

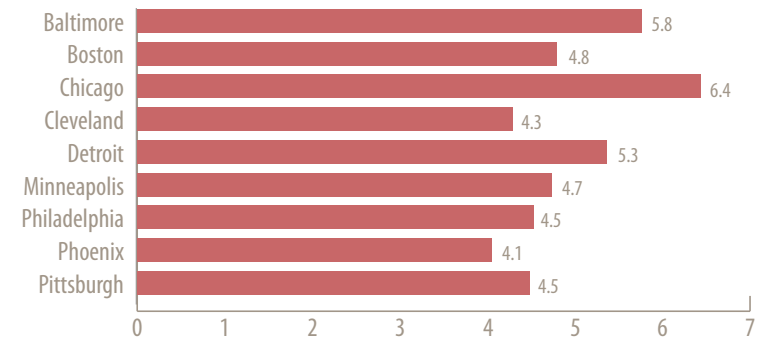
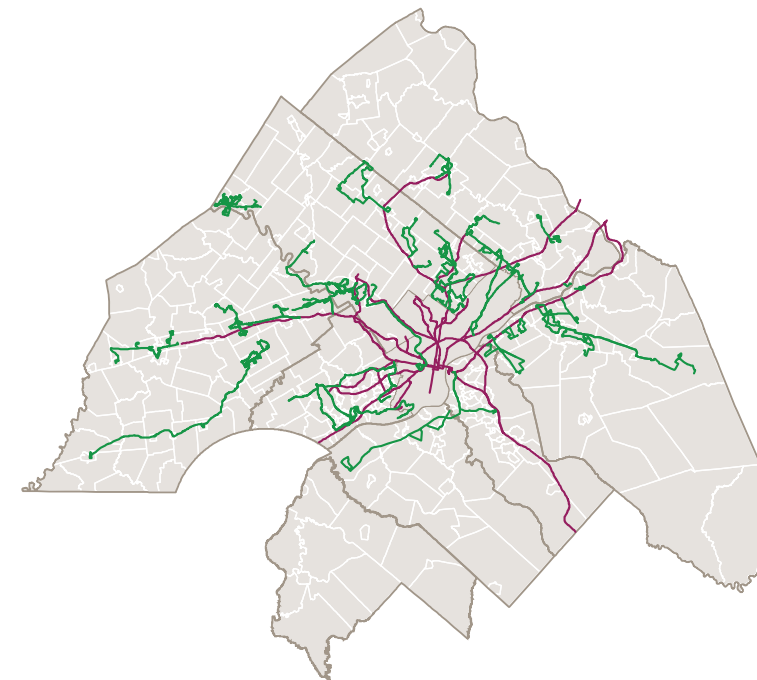
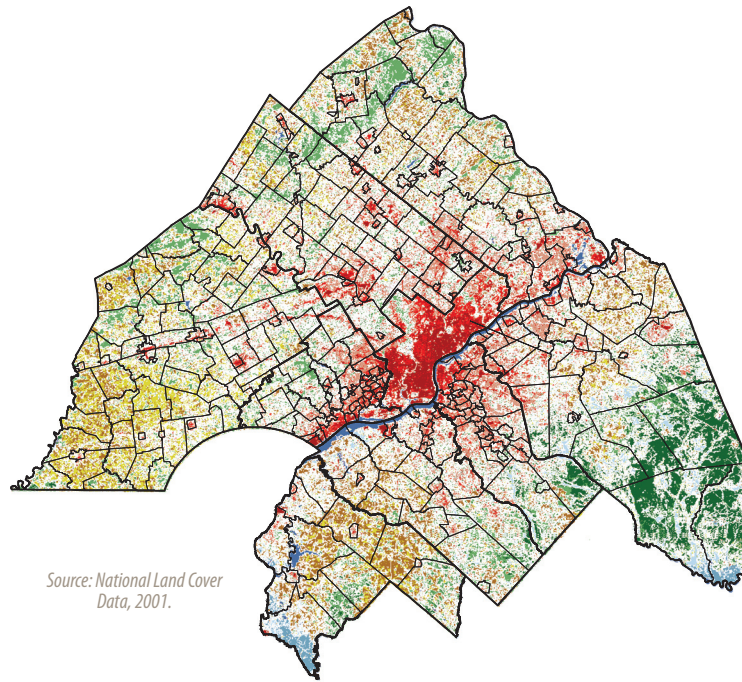


FIGURE 10.2: Average miles per trip on regional rails, 2004
Source: Federal Transit Administration's National Transit Database, 2004.



Local shuttles Commuter rail

MAP 10.2: Commuter rails and local shuttles, 2007
Source: Delaware Valley Regional Planning Commission, 2007.



Open water ■ Developed—open space ■ Developed—low intensity ■
 Developed—medium intensity ■ Developed—high intensity ■
 Barren land ■ Deciduous forest ■ Evergreen forest ■ Mixed forest ■
 Pasture—hay ■ Cultivated crops ■ Wooded wetlands ■ Emergent wetlands ■

MAP 11.1: Regional land coverage, 2001

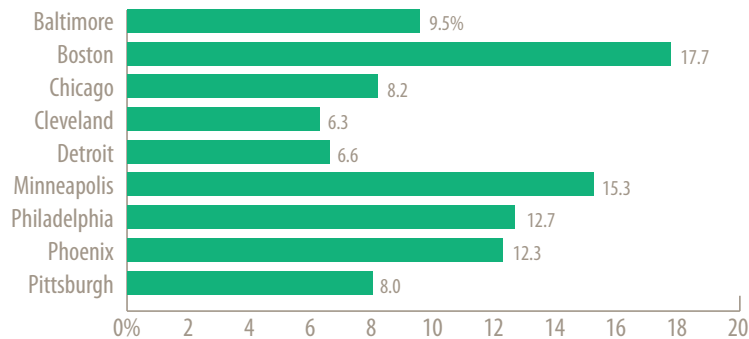


FIGURE 11.1: Parkland as a percentage of city, 2007

Source: City Park Facts, The Trust for Public Land, 2007.

Environment

Map 11.1 provides a satellite image of the region's land uses to demonstrate the region's environmental assets. A core of densely developed communities at the region's core is surrounded by waterways, forests, farmland and less intensively used land. The satellite image is dominated by four color groups: a red range, representing low to high intensity developed land; a beige-brown-yellow spectrum representing shrubs, crops and pasture land; blue, indicating waterways and wetlands; and shades of green representing forests. This map reflects both the natural environment of the region and concentrations of physical development, radiating along the roads and railways of the region.

Map 11.2 translates this palette of land use colors into a measure of the degree of land cover present in each municipality. If we refer to Section 1 of this report, the central paradox of sprawl is apparent: green space and tree cover are parts of the attraction for residents seeking distance between highly developed communities and a more "natural" physical environment. The attraction of a green environment drives development

forces, but simultaneously creates issues of sustainability as residential, economic, and transportation uses diminish the volume and the extent of these same spaces. Indeed, the largest concentration of green space in the region persists because of extremely detailed development limitations placed on the Pinelands National Reserve in southern New Jersey.

Tree cover and green spaces are keys to maintaining air and water quality as well, as they help filter water, and reduce air pollution. **Figure 11.1** compares the proportion of land dedicated to parkland across the central cities of our key metropolitan areas. Boston is nationally recognized for its park system, while Philadelphia falls in third position, behind Minneapolis, and just ahead of Phoenix. These four cities exceed the remaining group by a significant amount. Metropolitan areas also vary widely in air quality, as seen in **Figure 11.2**. Philadelphia falls below the midpoint in metropolitan comparisons of the percentage of days that a region had good air quality. Its 75.3 percent of good quality air days falls below five of the regions, placing it above Phoenix,

Baltimore, and Pittsburgh, but well below the levels of Cleveland and Minneapolis.

The attraction of a green environment drives development forces, but simultaneously creates issues of sustainability...

Water quality measures are another indicator of environmental quality. We examined the level of trihalomethanes, a suspected carcinogen that is a byproduct of refrigerants or the use of chlorine or bromine in the treatment of water supplies. **Figure 11.3**

(which excludes Baltimore because of data set limitations) displays the relative presence of these compounds in the water supplies of the central cities of our set of metropolitan areas. These compounds are rather ubiquitous, as no city reports less than 90 percent of its test stations had levels exceeding the EPA standard (5.7 parts per million, or ppm). The level of trihalomethanes exceeds this standard in each city. One group of cities does comparatively better, as Chicago. Cleveland, Detroit and Minneapolis fall at or below 20.9 ppm; Philadelphia has the dubious distinction of having the highest value, 52.8 ppm, 9.3 times the threshold value.

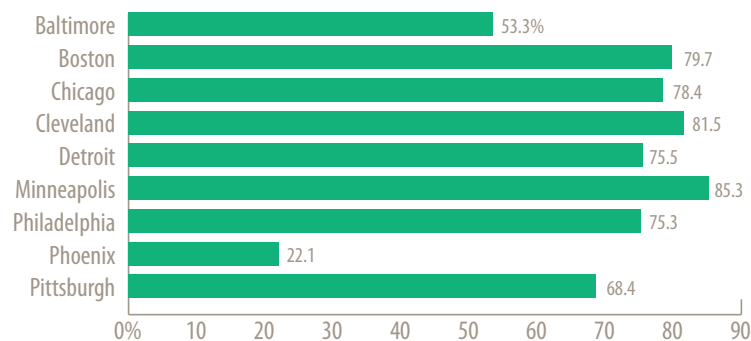
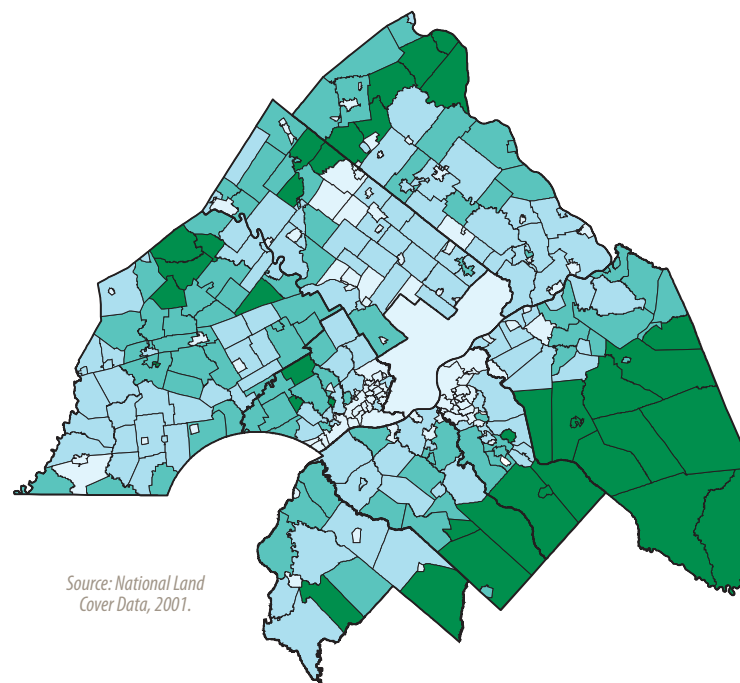


FIGURE 11.2: Percentage "good" air quality days, 2006

Source: Environmental Protection Agency, Air Quality Index, 2006.



Less than 15% 15 to 29% 30 to 47% 48 to 90%

MAP 11.2: Percentage of land covered by tree canopy, 2001

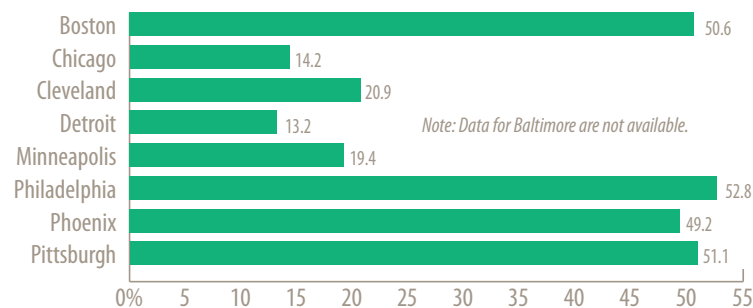


FIGURE 11.3: Water quality: average levels of trihalomethanes (parts per million) in tap water, 2005

Source: Environmental Working Group, National Tap Water Quality Database, 2005.

Endnotes

REGIONAL ECONOMY

¹ These data count the jobs in establishments with at least one employee; thus they do not count the self-employed working alone.

² To find the median, we first computed the average number of jobs in each three digit industry code (NAICS) in the fourth quarter of 2006 and divided it into the sum of all wages for the quarter. We then found the median of the resulting average wages aggregated across all industries in a municipality or Planning Analysis District.

³ John Howkins, *The Creative Economy*. London: Allen Lane, 2001. This definition differs from that used in Innovation Philadelphia's 2008 report, *Creative Footprint*, which examined the economic impact of the for profit creative economy (available at www.innovationphiladelphia.com). Our report incorporates nonprofit as well as for profit enterprises and is based solely on industries; the *Creative Footprint* report includes industries and certain occupations regardless of industry.

FAMILY INCOME

⁴ The adjustments are based on Table 5 of Bettina H. Aten. "Interarea Price Levels: An Experimental Methodology." *Monthly Labor Review*. September: 47-61, 2006.

HOUSING

⁵ Joint Center for Housing Studies, *The State of the Nation's Housing 2006*, Cambridge: Harvard University, 2007.

EDUCATION

⁶ Christie Balka et al., *The Bottom Line is Children*, Philadelphia, Public Citizens for Children and Youth, 2008, p. 39.

⁷ Ruth Curran Neild and Robert Balfanz, *Unfulfilled Promise: The Dimensions and Characteristics of Philadelphia's Dropout Crisis, 2000-2005*. Philadelphia, Philadelphia Youth Network, 2006, p. 4.

⁸ Hadass Sheffer. *Graduate! Philadelphia: The Challenge to Complete*. Philadelphia: Workforce Investment Board and Economy League of Greater Philadelphia, June 2005.

ARTS AND CULTURE

⁹ Greater Philadelphia Cultural Alliance, *Arts, Culture and Economic Prosperity in Greater Philadelphia*, Philadelphia, 2007.

¹⁰ Kevin McCarthy Elizabeth Ondaatje, and Jennifer Novak, *Arts and Culture in the Metropolitan*. Santa Monica, CA: The Rand Corp., 2007.

HEALTH

¹¹ Carmen DeNavas-Walt, Bernadette D. Proctor, and Jessica Smith, U.S. Census, Current Population Reports P60-233, *Income, Poverty, and Health Insurance in the United States: 2006*, Washington, D.C. U.S. Government Printing Office, August, 2007.

¹² To improve the statistical reliability of the estimates, we have combined the metropolitan area data for 2005 and 2006.

TRANSPORTATION

¹³ Delaware Valley Regional Planning Commission; U.S. Bureau of the Census Transportation Planning Package.

¹⁴ SEPTA, Railroad Census 2005, Regional Rail Line—Annual Ridership Comparison (2003 to 2005).

Technical Appendix

Map 1.1 and Figure 1.1. The total number of housing permits issued in 2006 divided by the number of occupied housing units in 2000.

Map 2.1, Map 2.2, Map 2.3. We obtained data from the New Jersey and Pennsylvania Departments of Labor on every establishment paying unemployment compensation taxes in both states. These data include a monthly accounting of the number of employees, the average wage for each quarter, an address for each establishment and a North American Industry Code (NAIC) classifying their industry. We mapped each establishment to a municipality. The creative economy was defined as the following NAICs: 323115, 323117, 323122, 334611-334613, 443120, 453920, 511110-511140, 511199, 511210, 512110, 512120, 512191, 512199, 512210, 512230-512240, 512290, 515110, 515120, 515210, 516110, 541310, 541340, 541360, 541370, 541410-541430, 541490, 541511-541512, 541519, 541612, 541620, 541690, 541710, 541720, 541810, 541830, 541840, 541850, 541860, 541870, 541890, 541910, 541922, 541990, 561439, 611110, 611210, 611310, 611410, 611420, 611430, 611512, 611513, 611519, 611610, 611630, 611691, 611699, 611710, 711110, 711120, 711130, 711190, 711310, 711320, 711410, 711510, 712110, 712120, 811210, 451211, 451220, and 451140.

Figure 2.1. We used the US Census's monthly Current Population Survey of households to determine the levels of creative economy employment in our comparison metros. To calculate the number of creative economy jobs, we used the following 4 digit Census industry codes: 1990, 3390, 4790, 5290, 5580, 6470, 6480, 6570, 6590, 6670, 6675, 7290, 7370, 7380, 7390, 7460, 7470, 7480, 7490, 7590, 7870, 7880, 7890, 8560, 8570, 8790.

Map 3.1 and Map 3.2. The Internal Revenue Service provides data on adjusted gross income by zip code. We convert these data from zip code to municipality using the University of Missouri's Missouri Census Data Center's Geographic Correspondence Engine.

Map 4.1 and Figure 4.1. We calculated the average home mortgage amount by aggregating the total amount of conventional owner occupied housing mortgages to the municipal or metropolitan level and divided that dollar amount by the number of conventional owner occupied housing mortgages in the municipality or metro from the Home Mortgage Disclosure Act (HMDA) data.

Figure 5.1. The analysis underlying Figure 5.1 does not take into account that different cities use different methods to estimate the "market value" of residential properties for tax purposes. Variations in the methods used by city governments to estimate market value exist not only between cities, but also within cities, with different neighborhoods or individual property owners being treated differentially. Therefore, the dollar amounts of property tax shown in Figure 5.1 should not be taken literally, but as a hypothetical model showing the relative tax burdens that would result from applying the official assessment ratios and millage rates prevailing in these cities. The dollar amounts do not reflect abatements on properties, time lags in reassessments, political favoritism, or additional factors that affect property tax bills.

Maps 5.1 and 5.2. The model household tax burden was computed by adding together the average effective property tax rate for the municipality (the percentages of overall market value that is paid in real estate taxes), county tax rates, local wage tax rate and state tax rates. We then multiplied these tax rates by the median home value for the region (\$230,300) and the median income for the region (\$55,530). Because of the size of the Philadelphia wage tax for people who work but do not live in Philadelphia, we also calculated a value if the model householder works in Philadelphia.

Map 6.1. The number of secondary students who left school during the 2005-2006 year divided by the total number of enrolled secondary students. The areas of the map colored in yellow are districts whose schools serve elementary school students, but their high schools students attend high schools operated by nearby districts.

Map 6.2. The areas of the map colored in yellow are districts whose schools serve elementary school students, but their high schools students attend high schools operated by nearby districts.

Figure 6.2. The total number of 18 to 24 year olds that hold neither a high school diploma nor GED divided by the total number of 18 to 24 year olds in the metropolitan statistical area.

Figure 6.3. The total number of 18 to 34 year olds who are currently enrolled in higher

Technical Appendix

education institutions or have already completed at least a Bachelor's degree, divided by the total number of 18 to 34 year olds in the metropolitan statistical area.

Figure 6.4. The total number of 25 to 64 year olds who have some college education, but received no degree, divided by the total number of 25 to 64 year olds in the metropolitan statistical area.

Figure 7.3. Contributions to cultural organizations per resident were calculated by dividing the total contributions to cultural organizations by the total population in the metropolitan statistical area. Contributions per resident as a percentage of expenditures were calculated by dividing the total amount contributed by the total expenditures.

Figure 8.1. This chart shows both the total number of people receiving health insurance through Medicaid divided by the total population and the total number of people without health insurance divided by the total population.

Figure 8.2. The number of babies born below 2,500 grams divided by the total number of live births in the metropolitan statistical area.

Map 8.2. The number of babies born below 2,500 grams divided by the total number of live births for each municipality. We only calculated this figure for municipalities in which there were at least 10 live births.

Figure 10.2. Total number of miles traveled on regional rail lines divided by the number of trips within the metropolitan statistical area.

Map 11.1. The original data from the USGS had 30 different classification categories. This map shows only 13: Open Water, Developed–Open Space, Developed–Low Intensity, Developed –Medium Intensity, Developed–High Intensity, Barren Land, Deciduous Forest, Evergreen Forest, Mixed Forest, Pasture–Hay, Cultivated Crops, Wooded Wetlands, and Emergent Wetlands. Other classifications either were not represented in the region or were so small as to be insignificant on the map.

Additional Selected Indicators Available on MPIP's Website

In addition to the data presented in this report, there is a host of additional indicators available on our new website. It is also now possible to use our website to make your own maps and charts, and to export the images for use in your own reports, papers and websites. Following is a selection of the additional indicators available in each section.

REGIONAL GROWTH

Number of Households
Percent of Population that is Asian
Percent of Population that is Hispanic/Latino
Percent of Population that is Foreign Born
Percent of Population that is Non-Hispanic, Black/African American
Percent of Population that is Caucasian/White

REGIONAL ECONOMY

Share of Region's Total Employment
Number of Biotech Jobs
Number of Education and Health Care Jobs
Number of Manufacturing Jobs
Number of Males Aged 25 to 64 Not In the Labor Force
Number of Information and Technology Jobs

FAMILY INCOME

Number of Persons Receiving Food Stamps
Number of Persons Receiving Temporary Assistance for Needy Families (TANF)

Number of Tax Returns with Adjusted Gross Income of Less Than \$10,000
Number of Tax Returns with Adjusted Gross Income Between \$10,000 and \$24,999
Number of Tax Returns with Adjusted Gross Income Between \$25,000 and \$49,999
Number of Tax Returns with Adjusted Gross Income Between \$50,000 and \$74,999
Number of Tax Returns with Adjusted Gross Income Between \$75,000 and \$99,999
Number of Tax Returns with Adjusted Gross Income More Than \$100,000

HOUSING

Number of Subprime Purchase Loans
Percentage of all Mortgage Loans that are Subprime
Number of Home Improvement Loans
Average Subprime Mortgage Amount in Dollars
Number of Home Improvement Loans
Average Home Improvement Loan in Dollars

TAXES

Local Tax Revenue per Household
Total Municipal Revenue in Dollars
Total Municipal Debt in Dollars

EDUCATION

Percent of High School Graduates Attending College
Percent of the Population 25 years or older with a Bachelor's Degree or Higher
Percent of Students Eligible for Free or Reduced Price Lunch
Percent of Students Scoring Below Basic/Partially Proficient on 8th Gr. Reading Test
Percent of Students Scoring Below Basic/Partially Proficient on 8th Gr. Reading Test
Number of Students Enrolled in Private School, Kindergarten to Grade 12, Age 3+

ARTS AND CULTURE

Federal and State Funding for Arts and Culture

Balance of Assets to Liabilities in Arts and Culture Organizations
Total Revenues of Arts and Culture NonProfit Organizations
Total Expenditures of Arts and Culture NonProfit Organizations
Number of Arts and Culture Jobs
Number of Arts and Culture NonProfit Organizations

HEALTH

Medical Specialists per 10,000 Population
Primary Medical Practitioners per 10,000 Population
Number of People Age 21 to 64 with a Disability that Limits Leaving the Home
Number of People Age 21 to 64 with an Employment Limiting Disability

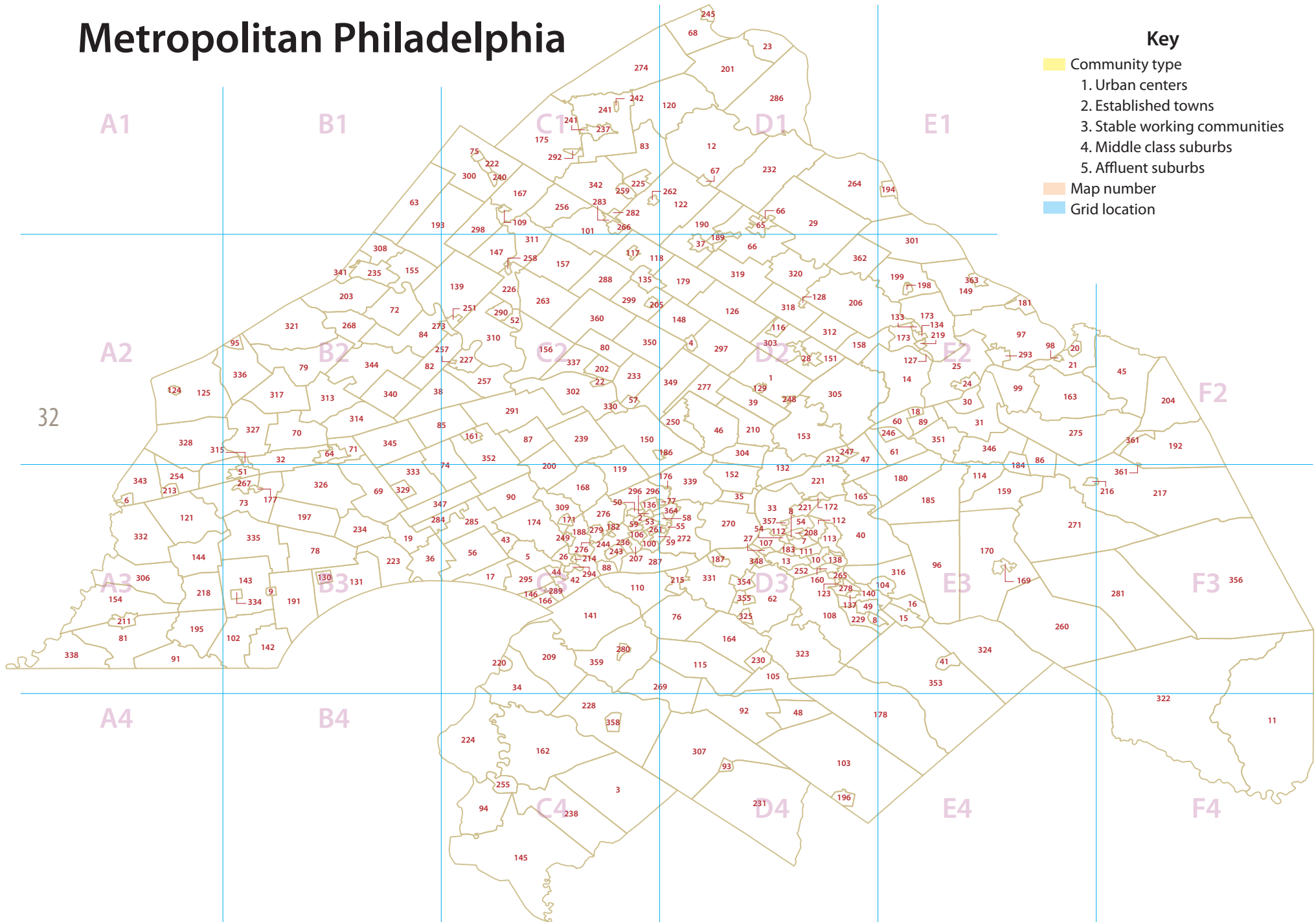
TRANSPORTATION

Percent of Population Driving Alone to Work
Distance in miles from the center of the community to the nearest train station
Percent of Households Owning No Car
Percent of Population Taking Public Transportation to Work

ENVIRONMENT

Percent of Land Area, Agricultural Use
Percent of Land Area, Recreational Use
Percent of Area, Residential Use
Percent of Land Area in the 100-year Flood Zone
Number of Superfund and Hazardous Waste Sites Within a Five Mile Radius
Percent of Land Covered by Impervious Surface

Metropolitan Philadelphia



Aldan Borough	3	2	C3	East Rockhill Township	4	83	C1	Lower Southampton Township	4	158	D2	Plumstead Township	5	232	D1	Upper Northeast	3	305	D2
Alloway Township	4	3	C4	East Vincent Township	4	84	B2	Lumberton Township	5	159	E3	Plymouth Township	4	233	C2	Upper Oxford Township	4	306	A3
Ambler Borough	3	4	D2	East Whiteland Township	5	85	B2	Magnolia Borough	3	160	D3	Pocopson Township	5	234	B3	Upper Pittsgrove Township	4	307	D4
Aston Township	4	5	C3	Eastampton Township	4	86	E2	Malvern Borough	3	161	C2	Pottstown Borough	3	235	B2	Upper Pottsgrove Township	5	308	B2
Atglen Borough	3	6	A3	Easttown Township	5	87	C2	Mannington Township	4	162	C4	Prospect Park Borough	3	236	C3	Upper Providence Township,			
Audubon Borough	3	7	D3	Eddystone Borough	3	88	C3	Mansfield Township	4	163	E2	Quakertown Borough	3	237	C1	Delaware Co.	5	309	C3
Audubon Park Borough	2	8	D3	Edgmont Township	3	89	E2	Mantua Township	4	164	D3	Quinton Township	4	238	C4	Upper Providence Township,			
Avondale Borough	3	9	B3	Edgmont Township	5	90	C3	Maple Shade Township	3	165	D3	Radnor Township	2	239	C2	Montgomery Co.	5	310	C2
Barrington Borough	3	10	D3	Elk Township,				Marcus Hook Borough	1	166	C3	Red Hill Borough	3	240	C1	Upper Salford Township	5	311	C2
Bass River Township	4	11	F4	Chester Co.	4	91	A3	Marlborough Township	4	167	C1	Richland Township	4	241	C1	Upper Southampton			
Bedminster Township	4	12	D1	Elk Township,				Marple Township	4	168	C3	Richlandtown Borough	3	242	C1	Township	4	312	D2
Bellmawr Borough	3	13	D3	Gloucester Co.	4	92	D4	Medford Lakes Borough	5	169	E3	Ridley Park Borough	3	243	C3	Upper Uwchlan Township	5	313	B2
Bensalem Township	3	14	E2	Elmer Borough	3	93	D4	Medford Township	5	170	E3	Ridley Township	3	244	C3	Uwchlan Township	5	314	B2
Berlin Borough	4	15	E3	Elsinboro Township	4	94	C4	Medford Township	5	170	E3	Riegelsville Borough	3	245	D1	Valley Township	4	315	A3
Berlin Township	4	16	E3	Elverson Borough	2	95	B2	Media Borough	2	171	C3	Riverside Township	3	246	E2	Voorhees Township	5	316	E3
Bethel Township	5	17	C3	Evesham Township	5	96	E3	Merchantville Borough	3	172	D3	Riverton Borough	3	247	D2	Wallace Township	5	317	B2
Beverly city	1	18	E2	Falls Township	3	97	E2	Middletown Township				Rockledge Borough	3	248	D2	Warminster Township	4	318	D2
Birmingham Township	5	19	B3	Fieldsboro Borough	3	98	E2	Delaware Co.	5	174	C3	Rose Valley Borough	5	249	C3	Warrington Township	5	319	D2
Bordentown city	3	20	E2	Florence Township	3	99	E2	Middletown Township,				Roxborough Manayunk	3	250	C2	Warwick Township,			
Bordentown Township	4	21	E2	Folcroft Borough	3	100	C3	Bucks Co.	4	173	E2	Royersford Borough	3	251	C2	Bucks Co.	5	320	D2
Bridgeport Borough	3	22	C2	Franklin Township	5	101	C1	Millford Township	5	175	C1	Runnemede Borough	3	252	D3	Warwick Township,			
Bridgeton Township	4	23	D1	Franklin Township,				Millbourne Borough	2	176	D3	Rutledge Borough	3	253	C3	Chester Co.	4	321	B2
Bristol Borough	3	24	E2	Chester Co.	5	102	B3	Modena Borough	1	177	B3	Sadsbury Township	4	254	A3	Washington Township,			
Bristol Township	3	25	E2	Franklin Township,				Monroe Township	4	178	E4	Salem city	1	255	C4	Burlington Co.	4	322	F4
Brookhaven Borough	3	26	C3	Gloucester Co.	4	103	D4	Montgomery Township	5	179	D2	Salford Township	4	256	C1	Washington Township,			
Brooklawn Borough	3	27	D3	Gibbsboro Borough	4	104	E3	Moorestown Township	5	180	E3	Schuylkill Township	5	257	C2	Gloucester Co.	5	323	D3
Bryn Athyn Borough	5	28	D2	Glassboro Borough	3	105	D3	Morrisville Borough	3	181	E2	Schwenksville Borough	3	258	C2	Waterford Township	4	324	E3
Buckingham Township	5	29	D1	Glenolden Borough	3	106	C3	Morton Borough	3	182	C3	Sellersville Borough	3	259	C1	Wenonah Borough	5	325	D3
Burlington city	3	30	E2	Gloucester City	3	107	D3	Mount Ephraim Borough	3	183	D3	Shamong Township	5	260	E3	West Bradford Township	5	326	B3
Burlington Township	4	31	E2	Gloucester Township	4	108	D3	Mount Holly Township	3	184	E2	Sharon Hill Borough	3	261	C3	West Brandywine Township	5	327	B2
Caln Township	4	32	B2	Green Lane Borough	3	109	C1	Mount Laurel Township	5	185	E3	Silverdale Borough	5	262	C1	West Caln Township	4	328	A2
Camden city	1	33	D3	Greenwich Township	4	110	C3	Narberth Borough	2	186	C2	Skippack Township	5	263	C2	West Chester Borough	2	329	B3
Carneys Point Township	3	34	C3	Haddon Heights Borough	3	111	D3	National Park Borough	3	187	D3	Solebury Township	5	264	D1	West Conshohocken			
Center City	2	35	D2	Haddon Township	4	112	D3	Nether Providence				Somerdale Borough	3	265	D3	Borough	3	330	C2
Chadds Ford Township	5	36	B3	Haddonfield Borough	5	113	D3	Township	5	188	C3	Souderton Borough	3	266	C1	West Deptford Township	4	331	D3
Chalfont Borough	5	37	D2	Hainesport Township	4	114	E3	New Britain Borough	5	189	D2	South Coatesville Borough	1	267	B3	West Fallowfield Township	4	332	A3
Charlestown Township	5	38	B2	Harrison Township	5	115	D3	New Britain Township	5	190	D1	South Coventry Township	4	268	B2	West Goshen Township	5	333	B3
Cheltenham Township	2	39	D2	Hatboro Borough	3	116	D2	New Garden Township	5	191	B3	South Harrison Township	4	269	C3	West Grove Borough	3	334	B3
Cherry Hill Township	5	40	D3	Hatfield Borough	3	117	C2	New Hanover Township,				South Philadelphia	1	270	D3	West Marlborough			
Chesilhurst Borough	1	41	E3	Hatfield Township	4	118	C2	Burlington Co.	2	192	F2	Southampton Township	4	271	E3	Township	4	335	B3
Chester city	1	42	C3	Haverford Township	5	119	C3	New Hanover Township,				Southwest Philadelphia	3	272	D3	West Nantmeal Township	4	336	B2
Chester Heights Borough	3	43	C3	Haycock Township	4	120	D1	Montgomery Co.	4	193	B1	Spring City Borough	4	273	C2	West Norriton Township	3	337	C2
Chester Township	1	44	C3	Haycock Township	4	120	D1	New Hope Borough	2	194	E1	Springfield Township,				West Nottingham			
Chesterfield Township	4	45	F2	Highland Township	4	121	A3	New London Township	5	195	A3	Bucks Co.	4	274	C1	Township	4	338	A3
Chestnut Hill,				Hilltown Township	4	122	D1	Newfield Borough	3	196	D4	Springfield Township,				West Philadelphia	1	339	D3
Mt. Airy Germantown	1	46	D2	Hi-Nella Borough	1	123	D3	Newlin Township	5	197	B3	Burlington Co.	5	275	E2	West Pikeland Township	5	340	B2
Cinnaminson Township	4	47	D2	Honey Brook Borough	3	124	A2	Newtown Borough	3	198	E2	Springfield Township,				West Pottsgrove Township	3	341	B2
Clayton Borough	3	48	D4	Honey Brook Township	4	125	A2	Newtown Township,				Delaware Co.	5	276	C3	West Rockhill Township	4	342	C1
Clementon Borough	3	49	D3	Horsham Township	5	126	D2	Bucks Co.	5	199	E2	Springfield Township,				West Sadsbury Township	4	343	A3
Clementon Borough	3	49	D3	Hulmeville Borough	3	127	E2	Newtown Township,				Montgomery Co.	3	277	D2	West Vincent Township	5	344	B2
Clifton Heights Borough	3	50	C3	Ivlyland Borough	3	128	D2	Delaware Co.	5	200	C3	Stratford Borough	1	278	D3	West Whiteland Township	5	345	B2
Coatesville city	1	51	B3	Jenkintown Borough	3	129	D2	Nockamixon Township	4	201	D1	Swarthmore Borough	2	279	C3	Westampton Township	5	346	E2
Collegeville Borough	5	52	C2	Kennett Square Borough	3	130	B3	Norristown Borough	1	202	C2	Swedesboro Borough	3	280	C3	Westtown Township	5	347	B3
Collingdale Borough	3	53	C3	Kennett Township	5	131	B3	North Coventry Township	4	203	B2	Tabernacle Township	5	281	F3	Westville Borough	3	348	D3
Collingswood Borough	3	54	D3	Kensington and River/Wards	1	132	D3	North Hanover Township	2	204	F2	Telford Borough, Bucks Co.	3	282	C1	Whitemarsh Township	5	349	D2
Colwyn Borough	1	55	D3	Langhorne Borough	2	133	E2	North Wales Borough	3	205	C2	Telford Borough,				Whitpain Township	5	350	C2
Concord Township	5	56	C3	Langhorne Manor Borough	5	134	E2	Northampton Township	5	206	D2	Montgomery Co.	3	283	C1	Willingboro Township	4	351	E2
Conshohocken Borough	3	57	C2	Lansdale Borough	3	135	C2	Norwood Borough	3	207	C3	Thornbury Township,				Willistown Township	5	352	C2
Darby Borough	1	58	D3	Lansdowne Borough	3	136	C3	Oaklyn Borough	3	208	D3	Chester Co.	5	284	B3	Winslow Township	4	353	E3
Darby Township	1	59	C3	Laurel Springs Borough	3	137	D3	Oldmans Township	4	209	C3	Thornbury Township,				Woodbury city	3	354	D3
Delanco Township	4	60	E2	Lawnside Borough	1	138	D3	Olney Oak Lane	1	210	D2	Delaware Co.	2	285	C3	Woodbury Heights			
Delran Township	4	61	E2	Limerick Township	5	139	C2	Oxford Borough	3	211	A3	Tinicum Township,				Borough	5	355	D3
Deptford Township	4	62	D3	Lindenwold Borough	1	140	D3	Palmyra Borough	3	212	D2	Bucks Co.	4	286	D1	Woodland Township	4	356	F3
Douglass Township	4	63	B1	Logan Township	5	141	C3	Parkesburg Borough	3	213	A3	Tinicum Township,				Woodylyne Borough	1	357	D3
Downingtown Borough	3	64	B2	London Britain Township	5	142	B3	Parkside Borough	3	214	C3	Delaware Co.	3	287	C3	Woodstown Borough	3	358	C4
Doylestown Borough	3	65	D1	London Grove Township	5	143	B3	Paulsboro Borough	1	215	D3	Towamencin Township	5	288	C2	Woolwich Township	5	359	C3
Doylestown Township	5	66	D2	Londonderry Township	4	144	A3	Pemberton Borough	3	216	E3	Trainer Borough	1	289	C3	Worcester Township	5	360	C2
Dublin Borough	3	67	D1	Lower Alloways				Pemberton Township	3	217	F3	Trappe Borough	5	290	C2	Wrightstown Borough	1	361	F3
Durham Township	4	68	D1	Creek Township	4	145	C4	Penn Township	4	218	A3	Tredyffrin Township	5	291	C2	Wrightstown Township	5	362	D2
East Bradford Township	5	69	B3	Lower Chichester Township	3	146	C3	Pennel Borough	3	219	E2	Trumbauersville Borough	3	292	C1	Yardley Borough	3	363	E2
East Brandywine Township	5	70	B2	Lower Frederick Township	5	147	C2	Penns Grove Borough	1	220	C3	Tullytown Borough	3	293	E2	Yeadon Borough	1	364	D3
East Caln Township	5	71	B2	Lower Gwynedd Township	5	148	D2	Pennsauken Township	3	221	D3	Upland Borough	1	294	C3				
East Coventry Township	4	72	B2	Lower Makefield Township	5	149	E2	Pennsburg Borough	3	222	C1	Upper Chichester Township							



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